

Department of Banking and Consumer Finance 901-A Woolfolk Building, Jackson, MS 39201

John S. Allison, Commissioner

AGENCY		ADDRESS		CHIEF EXECUTIVE OFFICER		
		Actual Expenses FY Ending June 30, 2011	Estimate Expenses FY Ending June 30, 2012	Requested for FY Ending June 30, 2013	Requested Increase (+) or Decrease (-) FY 2013 vs. FY 2012 (Col. 3 vs. Col. 2)	
				AMOUNT		PERCENT
I. A. PERSONAL SERVICES						
1. Salaries, Wages & Fringe Benefits (Base)		4,383,744	4,667,382	4,667,382		
a. Additional Compensation				972,588		
b. Proposed Vacancy Rate (Dollar Amount)						
c. Per Diem			2,000	2,000		
Total Salaries, Wages & Fringe Benefits		4,383,744	4,669,382	5,641,970	972,588	20.82%
2. Travel						
a. Travel & Subsistence (In-State)		707,702	825,000	987,000	162,000	19.63%
b. Travel & Subsistence (Out-of-State)		169,937	260,000	260,000		
c. Travel & Subsistence (Out-of-Country)						
Total Travel		877,639	1,085,000	1,247,000	162,000	14.93%
B. CONTRACTUAL SERVICES (Schedule B):						
a. Tuition, Rewards & Awards		75,408	75,000	106,500	31,500	42.00%
b. Communications, Transportation & Utilities		1,579	16,730	16,730		
c. Public Information		26	250	250		
d. Rents		108,946	109,720	109,720		
e. Repairs & Service		1,082	1,500	1,500		
f. Fees, Professional & Other Services		320,837	340,500	340,500		
g. Other Contractual Services		84,090	109,800	109,800		
h. Data Processing		266,711	351,990	351,990		
i. Other						
Total Contractual Services		858,679	1,005,490	1,036,990	31,500	3.13%
C. COMMODITIES (Schedule C):						
a. Maintenance & Construction Materials & Supplies						
b. Printing & Office Supplies & Materials		27,459	32,000	32,000		
c. Equipment, Repair Parts, Supplies & Accessories						
d. Professional & Scientific Supplies & Materials						
e. Other Supplies & Materials		14,508	12,000	12,000		
Total Commodities		41,967	44,000	44,000		
D. CAPITAL OUTLAY:						
1. Total Other Than Equipment (Schedule D-1)						
2. Equipment (Schedule D-2):						
b. Road Machinery, Farm & Other Working Equipment						
c. Office Machines, Furniture, Fixtures & Equipment						
d. IS Equipment (Data Processing & Telecommunications)		64,999	7,000	34,000	27,000	385.71%
e. Equipment - Lease Purchase						
f. Other Equipment						
Total Equipment (Schedule D-2)		64,999	7,000	34,000	27,000	385.71%
3. Vehicles (Schedule D-3)						
4. Wireless Comm. Devices (Schedule D-4)						
E. SUBSIDIES, LOANS & GRANTS (Schedule E):						
TOTAL EXPENDITURES		6,227,028	6,810,872	8,003,960	1,193,088	17.51%
II. BUDGET TO BE FUNDED AS FOLLOWS:						
Cash Balance-Unencumbered		1,045,248	1,607,773	2,106,921	499,148	31.04%
General Fund Appropriation (Enter General Fund Lapse Below)						
State Support Special Funds						
Federal Funds						
Other Special Funds (Specify)						
Bank Maintenance Fund - Fund 3511		4,292,799	4,625,344	4,975,000	349,656	7.55%
Consumer Finance Fund - Fund 3512		2,496,754	2,684,676	3,025,000	340,324	12.67%
Less: Estimated Cash Available Next Fiscal Period		(1,607,773)	(2,106,921)	(2,102,961)	(3,960)	(0.18%)
TOTAL FUNDS (equals Total Expenditures above)		6,227,028	6,810,872	8,003,960	1,193,088	17.51%
GENERAL FUND LAPSE						
III. PERSONNEL DATA						
Number of Positions Authorized in Appropriation Bill						
a.) Full Perm		59	57	66	9	15.78%
b.) Full T-L						
c.) Part Perm.						
d.) Part T-L						
Average Annual Vacancy Rate (Percentage)		5.50	1.17		(1.17)	
a.) Full Perm						
b.) Full T-L						
c.) Part Perm.						
d.) Part T-L						

Approved by: John S. Allison, Commissioner
 Official of Board or Commission
 Budget Officer: Stacy S. Guynes / stacy.guynes@dbcf.ms.gov
 Phone Number: 601-359-1031

Submitted by: _____
 Name
 Title: Commissioner
 Date: _____

REQUEST BY FUNDING SOURCE

Name of Agency Department of Banking and Consumer Finance

Specify Funding Sources As Shown Below	FY 2011 Actual Amount	% Of Line Item	% Of Total Budget	FY 2012 Estimated Amount	% Of Line Item	% Of Total Budget	FY 2013 Requested Amount	% Of Line Item	% Of Total Budget
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7. Hurricane Disaster Reserve Fund									
8. Federal _____ Other Special (Specify) _____									
9. Bank Maintenance Fund - Fund 3511	2,712,507	61.87%		2,820,472	60.40%		3,462,299	61.36%	
10. Consumer Finance Fund - Fund 3512	1,671,237	38.12%		1,848,910	39.59%		2,179,671	38.63%	
11.									
12.									
Total Salaries	4,383,744		70.39%	4,669,382		68.55%	5,641,970		70.48%
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7. Hurricane Disaster Reserve Fund									
8. Federal _____ Other Special (Specify) _____									
9. Bank Maintenance Fund - Fund 3511	586,469	66.82%		695,000	64.05%		803,000	64.39%	
10. Consumer Finance Fund - Fund 3512	291,170	33.17%		390,000	35.94%		444,000	35.60%	
11.									
12.									
Total Travel	877,639		14.09%	1,085,000		15.93%	1,247,000		15.57%
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7. Hurricane Disaster Reserve Fund									
8. Federal _____ Other Special (Specify) _____									
9. Bank Maintenance Fund - Fund 3511	465,320	54.19%		705,490	70.16%		726,490	70.05%	
10. Consumer Finance Fund - Fund 3512	393,359	45.80%		300,000	29.83%		310,500	29.94%	
11.									
12.									
Total Contractual	858,679		13.78%	1,005,490		14.76%	1,036,990		12.95%
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7. Hurricane Disaster Reserve Fund									
8. Federal _____ Other Special (Specify) _____									
9. Bank Maintenance Fund - Fund 3511	21,455	51.12%		28,000	63.63%		28,000	63.63%	
10. Consumer Finance Fund - Fund 3512	20,512	48.87%		16,000	36.36%		16,000	36.36%	
11.									
12.									
Total Commodities	41,967		0.67%	44,000		0.64%	44,000		0.54%

Name of Agency Department of Banking and Consumer Finance

Specify Funding Sources As Shown Below	FY 2011 Actual Amount	% Of Line Item	% Of Total Budget	FY 2012 Estimated Amount	% Of Line Item	% Of Total Budget	FY 2013 Requested Amount	% Of Line Item	% Of Total Budget
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7. Hurricane Disaster Reserve Fund									
8. Federal _____ Other Special (Specify) _____									
9. Bank Maintenance Fund - Fund 3511									
10. Consumer Finance Fund - Fund 3512									
11.									
12.									
Total Other Than Equipment									
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7. Hurricane Disaster Reserve Fund									
8. Federal _____ Other Special (Specify) _____									
9. Bank Maintenance Fund - Fund 3511	35,810	55.09%		7,000	100.00%		25,000	73.52%	
10. Consumer Finance Fund - Fund 3512	29,189	44.90%					9,000	26.47%	
11.									
12.									
Total Equipment	64,999		1.04%	7,000		0.10%	34,000		0.42%
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7. Hurricane Disaster Reserve Fund									
8. Federal _____ Other Special (Specify) _____									
9. Bank Maintenance Fund - Fund 3511									
10. Consumer Finance Fund - Fund 3512									
11.									
12.									
Total Vehicles									
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7. Hurricane Disaster Reserve Fund									
8. Federal _____ Other Special (Specify) _____									
9. Bank Maintenance Fund - Fund 3511									
10. Consumer Finance Fund - Fund 3512									
11.									
12.									
Total Wireless Comm. Devices									

REQUEST BY FUNDING SOURCE

Name of Agency Department of Banking and Consumer Finance

Specify Funding Sources As Shown Below	FY 2011 Actual Amount	% Of Line Item	% Of Total Budget	FY 2012 Estimated Amount	% Of Line Item	% Of Total Budget	FY 2013 Requested Amount	% Of Line Item	% Of Total Budget
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7. Hurricane Disaster Reserve Fund									
8. Federal _____ Other Special (Specify) _____									
9. Bank Maintenance Fund - Fund 3511									
10. Consumer Finance Fund - Fund 3512									
11.									
12.									
Total Subsidies, Loans & Grants									
1. General _____ State Support Special (Specify) _____									
2. Budget Contingency Fund									
3. Education Enhancement Fund									
4. Health Care Expendable Fund									
5. Tobacco Control Fund									
6. ARRA - Education, Disc., FMAP									
7. Hurricane Disaster Reserve Fund									
8. Federal _____ Other Special (Specify) _____									
9. Bank Maintenance Fund - Fund 3511	3,821,561	61.37%		4,255,962	62.48%		5,044,789	63.02%	
10. Consumer Finance Fund - Fund 3512	2,405,467	38.62%		2,554,910	37.51%		2,959,171	36.97%	
11.									
12.									
TOTAL	6,227,028		100.00%	6,810,872		100.00%	8,003,960		100.00%

SPECIAL FUNDS DETAIL

Department of Banking and Consumer Finance
Name of Agency

S. STATE SUPPORT SPECIAL FUNDS		(1) Actual Revenues FY 2011	(2) Estimated Revenues FY 2012	(3) Requested Revenues FY 2013
Source (Fund Number)	Detailed Description of Source			
	Cash Balance-Unencumbered			
Budget Contingency Fund	BCF - Budget Contingency Fund			
Education Enhancement Fund	EEF - Education Enhancement Fund			
Health Care Expendable Fund	HCEF - Health Care Expendable Fund			
Tobacco Control Fund	TCF - Tobacco Control Fund			
ARRA - Education, Discretionary, FMAP	ARRA - Education, Discretionary, FMAP			
Hurricane Disaster Reserve Fund	HDRF - Hurricane Disaster Reserve Fund			
Section S TOTAL				

A. FEDERAL FUNDS*		Percentage Match Requirement		(1) Actual Revenues FY 2011	(2) Estimated Revenues FY 2012	(3) Requested Revenues FY 2013
Source (Fund Number)	Detailed Description of Source	FY 2012	FY 2013			
	Cash Balance-Unencumbered					
Section A TOTAL						

B. OTHER SPECIAL FUNDS (NON-FED'L)		(1) Actual Revenues FY 2011	(2) Estimated Revenues FY 2012	(3) Requested Revenues FY 2013
Source (Fund Number)	Detailed Description of Source			
	Cash Balance-Unencumbered	1,045,248	1,607,773	2,106,921
Bank Maintenance Fund - Fund 3511	Bank and Credit Union Assessments	4,292,799	4,625,344	4,975,000
Consumer Finance Fund - Fund 3512	Consumer Finance License & Exam Fee	2,496,754	2,684,676	3,025,000
Section B TOTAL		7,834,801	8,917,793	10,106,921

Section S + A + B TOTAL		7,834,801	8,917,793	10,106,921
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C. TREASURY FUND/BANK ACCOUNTS*			(1) Reconciled Balance as of 6/30/11	(2) Balance as of 6/30/12	(3) Balance as of 6/30/13
Name of Fund/Account	Fund/Account Number	Name of Bank (If Applicable)			
Bank Maintenance Fund	3511	Assessments Banks and Credit Unions	748,191	1,037,573	1,037,573
Consumer Finance Fund	3512	License Fees/Examinations Consumer	859,582	1,069,348	1,065,388

* Any non-federal funds that have restricted uses must be identified and narrative of restrictions attached.

**NARRATIVE OF SPECIAL FUNDS DETAIL
AND TREASURY FUND/BANK ACCOUNTS**

Department of Banking and Consumer Finance

Name of Agency

OTHER SPECIAL FUNDS

Fund 3511 (Bank Maintenance) - The Banking Division is funded through the assessments of Banks, Savings & Loans, Trust Companies, Savings Banks, and Credit Unions which the Department regulates.

Fund 3512 (Consumer Finance) - The Consumer Finance Division is funded by license and examination fees of the consumer industries regulated by the Department.

TREASURY FUND/BANK

All monies collected by the Department of Banking and Consumer Finance are deposited in the State Treasury to the credit of the Department. Fund 3511, Bank Maintenance, is utilized for the Banking Division and Fund 3512, Consumer Finance, is utilized for the Consumer Finance Division.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. _____ of _____ 7 Programs

SUMMARY OF ALL PROGRAMS

PROGRAM

	FY 2011 Actual				
	(1) General	(2) State Support Special	(3) Federal	(4) Other Special	(5) Total
Salaries, Wages, Fringe				4,383,744	4,383,744
Travel				877,639	877,639
Contractual Services				858,679	858,679
Commodities				41,967	41,967
Other Than Equipment					
Equipment				64,999	64,999
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				6,227,028	6,227,028
No. of Positions (FTE)				59.00	59.00

	FY 2012 Estimate				
	(6) General	(7) State Support Special	(8) Federal	(9) Other Special	(10) Total
Salaries, Wages, Fringe				4,669,382	4,669,382
Travel				1,085,000	1,085,000
Contractual Services				1,005,490	1,005,490
Commodities				44,000	44,000
Other Than Equipment					
Equipment				7,000	7,000
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				6,810,872	6,810,872
No. of Positions (FTE)				57.00	57.00

	FY 2013 Increase/Decrease for Continuation				
	(11) General	(12) State Support Special	(13) Federal	(14) Other Special	(15) Total
Salaries, Wages, Fringe				545,816	545,816
Travel				36,000	36,000
Contractual Services				7,000	7,000
Commodities					
Other Than Equipment					
Equipment				6,000	6,000
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				594,816	594,816
No. of Positions (FTE)				2.00	2.00

Note: FY2013 Total Request = FY2012 Estimated + FY2013 Incr(Decr) for Continuation + FY2013 Expansion/Reduction of Existing Activities + FY2013 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. _____ of 7 Programs

SUMMARY OF ALL PROGRAMS

PROGRAM

	FY 2013 Expansion/Reduction of Existing Activities				(20) Total
	(16) General	(17) State Support Special	(18) Federal	(19) Other Special	
Salaries, Wages, Fringe				426,772	426,772
Travel				126,000	126,000
Contractual Services				24,500	24,500
Commodities					
Other Than Equipment					
Equipment				21,000	21,000
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				598,272	598,272
No. of Positions (FTE)				7.00	7.00

	FY 2013 New Activities				(25) Total
	(21) General	(22) State Support Special	(23) Federal	(24) Other Special	
Salaries, Wages, Fringe					
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total					
No. of Positions (FTE)					

	FY 2013 Total Request				(30) Total
	(26) General	(27) State Support Special	(28) Federal	(29) Other Special	
Salaries, Wages, Fringe				5,641,970	5,641,970
Travel				1,247,000	1,247,000
Contractual Services				1,036,990	1,036,990
Commodities				44,000	44,000
Other Than Equipment					
Equipment				34,000	34,000
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				8,003,960	8,003,960
No. of Positions (FTE)				66.00	66.00

Note: FY2013 Total Request = FY2012 Estimated + FY2013 Incr(Decr) for Continuation + FY2013 Expansion/Reduction of Existing Activities + FY2013 New Activities.

**SUMMARY OF PROGRAMS
FORM MBR-1-03sum**

Department of Banking and Consumer Finance _____
Agency Name

FUNDING REQUESTED FISCAL YEAR 2013

PROGRAM	GENERAL	ST.SUPP.SPECIAL	FEDERAL	OTHER SPECIAL	TOTAL
1. BANK - ADMINISTRATION				1,523,858	1,523,858
2. BANK - EXAMINATION				3,518,931	3,518,931
3. BANK BOARD HEARINGS				2,000	2,000
4. CONSUMER FIN - ADMINISTRATION				585,102	585,102
5. CONSUMER FIN - EXAMINATION				961,072	961,072
6. MORTGAGE - ADMINISTRATION				532,866	532,866
7. MORTGAGE - EXAMINATION				880,131	880,131
SUMMARY OF ALL PROGRAMS				8,003,960	8,003,960

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance

Program No. 1 of 7 Programs

AGENCY

BANK - ADMINISTRATION

PROGRAM

	FY 2011 Actual				
	(1) General	(2) State Support Special	(3) Federal	(4) Other Special	(5) Total
Salaries, Wages, Fringe				746,410	746,410
Travel				32,221	32,221
Contractual Services				370,844	370,844
Commodities				16,385	16,385
Other Than Equipment					
Equipment				34,491	34,491
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				1,200,351	1,200,351
No. of Positions (FTE)				7.00	7.00

	FY 2012 Estimate				
	(6) General	(7) State Support Special	(8) Federal	(9) Other Special	(10) Total
Salaries, Wages, Fringe				764,240	764,240
Travel				83,100	83,100
Contractual Services				620,490	620,490
Commodities				15,000	15,000
Other Than Equipment					
Equipment				7,000	7,000
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				1,489,830	1,489,830
No. of Positions (FTE)				7.00	7.00

	FY 2013 Increase/Decrease for Continuation				
	(11) General	(12) State Support Special	(13) Federal	(14) Other Special	(15) Total
Salaries, Wages, Fringe				34,028	34,028
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				34,028	34,028
No. of Positions (FTE)					

Note: FY2013 Total Request = FY2012 Estimated + FY2013 Incr(Decr) for Continuation + FY2013 Expansion/Reduction of Existing Activities + FY2013 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 1 of 7 Programs

BANK - ADMINISTRATION

PROGRAM

FY 2013 Expansion/Reduction of Existing Activities				
(16) General	(17) State Support Special	(18) Federal	(19) Other Special	(20) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2013 New Activities				
(21) General	(22) State Support Special	(23) Federal	(24) Other Special	(25) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2013 Total Request				
(26) General	(27) State Support Special	(28) Federal	(29) Other Special	(30) Total
Salaries, Wages, Fringe			798,268	798,268
Travel			83,100	83,100
Contractual Services			620,490	620,490
Commodities			15,000	15,000
Other Than Equipment				
Equipment			7,000	7,000
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total			1,523,858	1,523,858
No. of Positions (FTE)			7.00	7.00

Note: FY2013 Total Request = FY2012 Estimated + FY2013 Incr(Decr) for Continuation + FY2013 Expansion/Reduction of Existing Activities + FY2013 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance

Program No. 2 of 7 Programs

AGENCY

BANK - EXAMINATION

PROGRAM

	FY 2011 Actual				
	(1) General	(2) State Support Special	(3) Federal	(4) Other Special	(5) Total
Salaries, Wages, Fringe				1,966,097	1,966,097
Travel				555,574	555,574
Contractual Services				92,774	92,774
Commodities				5,227	5,227
Other Than Equipment					
Equipment				1,320	1,320
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				2,620,992	2,620,992
No. of Positions (FTE)				26.00	26.00

	FY 2012 Estimate				
	(6) General	(7) State Support Special	(8) Federal	(9) Other Special	(10) Total
Salaries, Wages, Fringe				2,054,232	2,054,232
Travel				611,900	611,900
Contractual Services				85,000	85,000
Commodities				13,000	13,000
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				2,764,132	2,764,132
No. of Positions (FTE)				25.00	25.00

	FY 2013 Increase/Decrease for Continuation				
	(11) General	(12) State Support Special	(13) Federal	(14) Other Special	(15) Total
Salaries, Wages, Fringe				303,623	303,623
Travel				18,000	18,000
Contractual Services				3,500	3,500
Commodities					
Other Than Equipment					
Equipment				3,000	3,000
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				328,123	328,123
No. of Positions (FTE)				1.00	1.00

Note: FY2013 Total Request = FY2012 Estimated + FY2013 Incr(Decr) for Continuation + FY2013 Expansion/Reduction of Existing Activities + FY2013 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 2 of 7 Programs

BANK - EXAMINATION

PROGRAM

FY 2013 Expansion/Reduction of Existing Activities					
	(16) General	(17) State Support Special	(18) Federal	(19) Other Special	(20) Total
Salaries, Wages, Fringe				304,176	304,176
Travel				90,000	90,000
Contractual Services				17,500	17,500
Commodities					
Other Than Equipment					
Equipment				15,000	15,000
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				426,676	426,676
No. of Positions (FTE)				5.00	5.00

FY 2013 New Activities					
	(21) General	(22) State Support Special	(23) Federal	(24) Other Special	(25) Total
Salaries, Wages, Fringe					
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total					
No. of Positions (FTE)					

FY 2013 Total Request					
	(26) General	(27) State Support Special	(28) Federal	(29) Other Special	(30) Total
Salaries, Wages, Fringe				2,662,031	2,662,031
Travel				719,900	719,900
Contractual Services				106,000	106,000
Commodities				13,000	13,000
Other Than Equipment					
Equipment				18,000	18,000
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				3,518,931	3,518,931
No. of Positions (FTE)				31.00	31.00

Note: FY2013 Total Request = FY2012 Estimated + FY2013 Incr(Decr) for Continuation + FY2013 Expansion/Reduction of Existing Activities + FY2013 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 3 of 7 Programs

BANK BOARD HEARINGS

PROGRAM

	FY 2011 Actual				
	(1) General	(2) State Support Special	(3) Federal	(4) Other Special	(5) Total
Salaries, Wages, Fringe					
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total					
No. of Positions (FTE)					

	FY 2012 Estimate				
	(6) General	(7) State Support Special	(8) Federal	(9) Other Special	(10) Total
Salaries, Wages, Fringe				2,000	2,000
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				2,000	2,000
No. of Positions (FTE)					

	FY 2013 Increase/Decrease for Continuation				
	(11) General	(12) State Support Special	(13) Federal	(14) Other Special	(15) Total
Salaries, Wages, Fringe					
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total					
No. of Positions (FTE)					

Note: FY2013 Total Request = FY2012 Estimated + FY2013 Incr(Decr) for Continuation + FY2013 Expansion/Reduction of Existing Activities + FY2013 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 3 of 7 Programs

BANK BOARD HEARINGS

PROGRAM

FY 2013 Expansion/Reduction of Existing Activities				
(16) General	(17) State Support Special	(18) Federal	(19) Other Special	(20) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2013 New Activities				
(21) General	(22) State Support Special	(23) Federal	(24) Other Special	(25) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2013 Total Request				
(26) General	(27) State Support Special	(28) Federal	(29) Other Special	(30) Total
Salaries, Wages, Fringe			2,000	2,000
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total			2,000	2,000
No. of Positions (FTE)				

Note: FY2013 Total Request = FY2012 Estimated + FY2013 Incr(Decr) for Continuation + FY2013 Expansion/Reduction of Existing Activities + FY2013 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance

Program No. 4 of 7 Programs

AGENCY

CONSUMER FIN - ADMINISTRATION
PROGRAM

	FY 2011 Actual				
	(1) General	(2) State Support Special	(3) Federal	(4) Other Special	(5) Total
Salaries, Wages, Fringe				370,833	370,833
Travel				9,669	9,669
Contractual Services				202,631	202,631
Commodities				10,194	10,194
Other Than Equipment					
Equipment				12,330	12,330
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				605,657	605,657
No. of Positions (FTE)				5.00	5.00

	FY 2012 Estimate				
	(6) General	(7) State Support Special	(8) Federal	(9) Other Special	(10) Total
Salaries, Wages, Fringe				388,378	388,378
Travel				20,000	20,000
Contractual Services				155,000	155,000
Commodities				6,000	6,000
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				569,378	569,378
No. of Positions (FTE)				11.00	11.00

	FY 2013 Increase/Decrease for Continuation				
	(11) General	(12) State Support Special	(13) Federal	(14) Other Special	(15) Total
Salaries, Wages, Fringe				15,724	15,724
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				15,724	15,724
No. of Positions (FTE)					

Note: FY2013 Total Request = FY2012 Estimated + FY2013 Incr(Decr) for Continuation + FY2013 Expansion/Reduction of Existing Activities + FY2013 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 4 of 7 Programs

CONSUMER FIN - ADMINISTRATION
PROGRAM

FY 2013 Expansion/Reduction of Existing Activities				
(16) General	(17) State Support Special	(18) Federal	(19) Other Special	(20) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2013 New Activities				
(21) General	(22) State Support Special	(23) Federal	(24) Other Special	(25) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2013 Total Request				
(26) General	(27) State Support Special	(28) Federal	(29) Other Special	(30) Total
Salaries, Wages, Fringe			404,102	404,102
Travel			20,000	20,000
Contractual Services			155,000	155,000
Commodities			6,000	6,000
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total			585,102	585,102
No. of Positions (FTE)			11.00	11.00

Note: FY2013 Total Request = FY2012 Estimated + FY2013 Incr(Decr) for Continuation + FY2013 Expansion/Reduction of Existing Activities + FY2013 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 5 of 7 Programs

CONSUMER FIN - EXAMINATION
PROGRAM

	FY 2011 Actual				
	(1) General	(2) State Support Special	(3) Federal	(4) Other Special	(5) Total
Salaries, Wages, Fringe				557,098	557,098
Travel				127,115	127,115
Contractual Services				13,984	13,984
Commodities				845	845
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				699,042	699,042
No. of Positions (FTE)				9.00	9.00

	FY 2012 Estimate				
	(6) General	(7) State Support Special	(8) Federal	(9) Other Special	(10) Total
Salaries, Wages, Fringe				637,700	637,700
Travel				190,000	190,000
Contractual Services				10,000	10,000
Commodities				2,500	2,500
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				840,200	840,200
No. of Positions (FTE)				14.00	14.00

	FY 2013 Increase/Decrease for Continuation				
	(11) General	(12) State Support Special	(13) Federal	(14) Other Special	(15) Total
Salaries, Wages, Fringe				35,074	35,074
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				35,074	35,074
No. of Positions (FTE)					

Note: FY2013 Total Request = FY2012 Estimated + FY2013 Incr(Decr) for Continuation + FY2013 Expansion/Reduction of Existing Activities + FY2013 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 5 of 7 Programs

CONSUMER FIN - EXAMINATION
PROGRAM

FY 2013 Expansion/Reduction of Existing Activities					
	(16) General	(17) State Support Special	(18) Federal	(19) Other Special	(20) Total
Salaries, Wages, Fringe				61,298	61,298
Travel				18,000	18,000
Contractual Services				3,500	3,500
Commodities					
Other Than Equipment					
Equipment				3,000	3,000
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				85,798	85,798
No. of Positions (FTE)				1.00	1.00

FY 2013 New Activities					
	(21) General	(22) State Support Special	(23) Federal	(24) Other Special	(25) Total
Salaries, Wages, Fringe					
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total					
No. of Positions (FTE)					

FY 2013 Total Request					
	(26) General	(27) State Support Special	(28) Federal	(29) Other Special	(30) Total
Salaries, Wages, Fringe				734,072	734,072
Travel				208,000	208,000
Contractual Services				13,500	13,500
Commodities				2,500	2,500
Other Than Equipment					
Equipment				3,000	3,000
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				961,072	961,072
No. of Positions (FTE)				15.00	15.00

Note: FY2013 Total Request = FY2012 Estimated + FY2013 Incr(Decr) for Continuation + FY2013 Expansion/Reduction of Existing Activities + FY2013 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 6 of 7 Programs

MORTGAGE - ADMINISTRATION
PROGRAM

	FY 2011 Actual				
	(1) General	(2) State Support Special	(3) Federal	(4) Other Special	(5) Total
Salaries, Wages, Fringe				328,280	328,280
Travel				5,858	5,858
Contractual Services				176,943	176,943
Commodities				8,506	8,506
Other Than Equipment					
Equipment				16,858	16,858
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				536,445	536,445
No. of Positions (FTE)				6.00	6.00

	FY 2012 Estimate				
	(6) General	(7) State Support Special	(8) Federal	(9) Other Special	(10) Total
Salaries, Wages, Fringe				355,122	355,122
Travel				15,000	15,000
Contractual Services				125,000	125,000
Commodities				5,000	5,000
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				500,122	500,122
No. of Positions (FTE)					

	FY 2013 Increase/Decrease for Continuation				
	(11) General	(12) State Support Special	(13) Federal	(14) Other Special	(15) Total
Salaries, Wages, Fringe				32,744	32,744
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				32,744	32,744
No. of Positions (FTE)					

Note: FY2013 Total Request = FY2012 Estimated + FY2013 Incr(Decr) for Continuation + FY2013 Expansion/Reduction of Existing Activities + FY2013 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 6 of 7 Programs

MORTGAGE - ADMINISTRATION
PROGRAM

FY 2013 Expansion/Reduction of Existing Activities				
(16) General	(17) State Support Special	(18) Federal	(19) Other Special	(20) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2013 New Activities				
(21) General	(22) State Support Special	(23) Federal	(24) Other Special	(25) Total
Salaries, Wages, Fringe				
Travel				
Contractual Services				
Commodities				
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total				
No. of Positions (FTE)				

FY 2013 Total Request				
(26) General	(27) State Support Special	(28) Federal	(29) Other Special	(30) Total
Salaries, Wages, Fringe			387,866	387,866
Travel			15,000	15,000
Contractual Services			125,000	125,000
Commodities			5,000	5,000
Other Than Equipment				
Equipment				
Vehicles				
Wireless Comm. Devs.				
Subsidies, Loans & Grants				
Total			532,866	532,866
No. of Positions (FTE)				

Note: FY2013 Total Request = FY2012 Estimated + FY2013 Incr(Decr) for Continuation + FY2013 Expansion/Reduction of Existing Activities + FY2013 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 7 of 7 Programs

MORTGAGE - EXAMINATION

PROGRAM

	FY 2011 Actual				
	(1) General	(2) State Support Special	(3) Federal	(4) Other Special	(5) Total
Salaries, Wages, Fringe				415,026	415,026
Travel				147,202	147,202
Contractual Services				1,503	1,503
Commodities				810	810
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				564,541	564,541
No. of Positions (FTE)				6.00	6.00

	FY 2012 Estimate				
	(6) General	(7) State Support Special	(8) Federal	(9) Other Special	(10) Total
Salaries, Wages, Fringe				467,710	467,710
Travel				165,000	165,000
Contractual Services				10,000	10,000
Commodities				2,500	2,500
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				645,210	645,210
No. of Positions (FTE)					

	FY 2013 Increase/Decrease for Continuation				
	(11) General	(12) State Support Special	(13) Federal	(14) Other Special	(15) Total
Salaries, Wages, Fringe				124,623	124,623
Travel				18,000	18,000
Contractual Services				3,500	3,500
Commodities					
Other Than Equipment					
Equipment				3,000	3,000
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				149,123	149,123
No. of Positions (FTE)				1.00	1.00

Note: FY2013 Total Request = FY2012 Estimated + FY2013 Incr(Decr) for Continuation + FY2013 Expansion/Reduction of Existing Activities + FY2013 New Activities.

CONTINUATION AND EXPANDED REQUEST

Department of Banking and Consumer Finance
AGENCY

Program No. 7 of 7 Programs

MORTGAGE - EXAMINATION

PROGRAM

FY 2013 Expansion/Reduction of Existing Activities					
	(16) General	(17) State Support Special	(18) Federal	(19) Other Special	(20) Total
Salaries, Wages, Fringe				61,298	61,298
Travel				18,000	18,000
Contractual Services				3,500	3,500
Commodities					
Other Than Equipment					
Equipment				3,000	3,000
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				85,798	85,798
No. of Positions (FTE)				1.00	1.00

FY 2013 New Activities					
	(21) General	(22) State Support Special	(23) Federal	(24) Other Special	(25) Total
Salaries, Wages, Fringe					
Travel					
Contractual Services					
Commodities					
Other Than Equipment					
Equipment					
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total					
No. of Positions (FTE)					

FY 2013 Total Request					
	(26) General	(27) State Support Special	(28) Federal	(29) Other Special	(30) Total
Salaries, Wages, Fringe				653,631	653,631
Travel				201,000	201,000
Contractual Services				17,000	17,000
Commodities				2,500	2,500
Other Than Equipment					
Equipment				6,000	6,000
Vehicles					
Wireless Comm. Devs.					
Subsidies, Loans & Grants					
Total				880,131	880,131
No. of Positions (FTE)				2.00	2.00

Note: FY2013 Total Request = FY2012 Estimated + FY2013 Incr(Decr) for Continuation + FY2013 Expansion/Reduction of Existing Activities + FY2013 New Activities.

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

1 - BANK - ADMINISTRATION

AGENCY

PROGRAM NAME

	A	B	C	D	E	F	G	H
EXPENDITURES:	FY 2012 Appropriation	Escalations By DFA	Non-Recurring Items	Reallocation And Benchmarks	Reclassifications	Total Funding Change	FY 2013 Total Request	
SALARIES	764,240			9,305	24,723	34,028	798,268	
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	764,240			9,305	24,723	34,028	798,268	
TRAVEL	83,100						83,100	
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	83,100						83,100	
CONTRACTUAL	620,490						620,490	
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	620,490						620,490	
COMMODITIES	15,000						15,000	
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	15,000						15,000	
CAPITAL-OTE								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
EQUIPMENT	7,000						7,000	
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	7,000						7,000	
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
WIRELESS DEV								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	1,489,830			9,305	24,723	34,028	1,523,858	

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	1,489,830			9,305	24,723	34,028	1,523,858	
TOTAL	1,489,830			9,305	24,723	34,028	1,523,858	

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE	7.00						7.00	
TOTAL FTE	7.00						7.00	

PRIORITY LEVEL:

				1				
EXPENDITURES:	FY 2012 Appropriation	Escalations By DFA	Non-Recurring Items	Reinstatement Of Abolished Pin	Reallocation And Benchmarks	Salaries, Wages, Fringe	Total Funding Change	FY 2013 Total Request
SALARIES	2,054,232			61,297	242,326	304,176	607,799	2,662,031
GENERAL								
ST.SUP.SPECIAL								

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

2 - BANK - EXAMINATION

AGENCY

PROGRAM NAME

	A	B	C	D	E	F	G	H
FEDERAL								
OTHER	2,054,232			61,297	242,326	304,176	607,799	2,662,031
TRAVEL	611,900			18,000		90,000	108,000	719,900
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	611,900			18,000		90,000	108,000	719,900
CONTRACTUAL	85,000			3,500		17,500	21,000	106,000
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	85,000			3,500		17,500	21,000	106,000
COMMODITIES	13,000							13,000
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	13,000							13,000
CAPITAL-OTE								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
EQUIPMENT				3,000		15,000	18,000	18,000
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER				3,000		15,000	18,000	18,000
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
WIRELESS DEV								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	2,764,132			85,797	242,326	426,676	754,799	3,518,931

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	2,764,132			85,797	242,326	426,676	754,799	3,518,931
TOTAL	2,764,132			85,797	242,326	426,676	754,799	3,518,931

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE	25.00			1.00		5.00	6.00	31.00
TOTAL FTE	25.00			1.00		5.00	6.00	31.00

PRIORITY LEVEL:

				2	1	2		
EXPENDITURES:	FY 2012 Appropriation	Escalations By DFA	Non-Recurring Items	Total Funding Change	FY 2013 Total Request			
SALARIES	2,000				2,000			
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	2,000				2,000			
TRAVEL								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

3 - BANK BOARD HEARINGS

AGENCY

PROGRAM NAME

	A	B	C	D	E	F	G	H
OTHER								
CONTRACTUAL								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
COMMODITIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
CAPITAL-OTE								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
EQUIPMENT								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
WIRELESS DEV								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	2,000				2,000			

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	2,000				2,000			
TOTAL	2,000				2,000			

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE								
TOTAL FTE								

PRIORITY LEVEL:

	FY 2012 Appropriation	Escalations By DFA	Non-Recurring Items	Reallocation And Benchmarks	Reclassifications	Total Funding Change	FY 2013 Total Request
EXPENDITURES:							
SALARIES	388,378			1,388	14,336	15,724	404,102
GENERAL							
ST.SUP.SPECIAL							
FEDERAL							
OTHER	388,378			1,388	14,336	15,724	404,102
TRAVEL	20,000						20,000
GENERAL							
ST.SUP.SPECIAL							
FEDERAL							
OTHER	20,000						20,000
CONTRACTUAL	155,000						155,000
GENERAL							
ST.SUP.SPECIAL							
FEDERAL							
OTHER	155,000						155,000

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

4 - CONSUMER FIN - ADMINISTRATION

AGENCY

PROGRAM NAME

	A	B	C	D	E	F	G	H
COMMODITIES	6,000						6,000	
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	6,000						6,000	
CAPITAL-OTE								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
EQUIPMENT								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
WIRELESS DEV								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	569,378			1,388	14,336	15,724	585,102	

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	569,378			1,388	14,336	15,724	585,102	
TOTAL	569,378			1,388	14,336	15,724	585,102	

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE	11.00						11.00	
TOTAL FTE	11.00						11.00	

PRIORITY LEVEL:

				1			
EXPENDITURES:	FY 2012 Appropriation	Escalations By DFA	Non-Recurring Items	Reallocation And Benchmarks	Salaries, Wages, Fringe	Total Funding Change	FY 2013 Total Request
SALARIES	637,700			35,074	61,298	96,372	734,072
GENERAL							
ST.SUP.SPECIAL							
FEDERAL							
OTHER	637,700			35,074	61,298	96,372	734,072
TRAVEL	190,000				18,000	18,000	208,000
GENERAL							
ST.SUP.SPECIAL							
FEDERAL							
OTHER	190,000				18,000	18,000	208,000
CONTRACTUAL	10,000				3,500	3,500	13,500
GENERAL							
ST.SUP.SPECIAL							
FEDERAL							
OTHER	10,000				3,500	3,500	13,500
COMMODITIES	2,500						2,500
GENERAL							
ST.SUP.SPECIAL							
FEDERAL							
OTHER	2,500						2,500
CAPITAL-OTE							

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

5 - CONSUMER FIN - EXAMINATION

AGENCY

PROGRAM NAME

	A	B	C	D	E	F	G	H
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
EQUIPMENT					3,000	3,000	3,000	
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER					3,000	3,000	3,000	
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
WIRELESS DEV								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	840,200			35,074	85,798	120,872	961,072	

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	840,200			35,074	85,798	120,872	961,072	
TOTAL	840,200			35,074	85,798	120,872	961,072	

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE	14.00				1.00	1.00	15.00	
TOTAL FTE	14.00				1.00	1.00	15.00	

PRIORITY LEVEL:

				1	2		
EXPENDITURES:	FY 2012 Appropriation	Escalations By DFA	Non-Recurring Items	Reallocation And Benchmarks	Reclassifications	Total Funding Change	FY 2013 Total Request
SALARIES	355,122			7,799	24,945	32,744	387,866
GENERAL							
ST.SUP.SPECIAL							
FEDERAL							
OTHER	355,122			7,799	24,945	32,744	387,866
TRAVEL	15,000						15,000
GENERAL							
ST.SUP.SPECIAL							
FEDERAL							
OTHER	15,000						15,000
CONTRACTUAL	125,000						125,000
GENERAL							
ST.SUP.SPECIAL							
FEDERAL							
OTHER	125,000						125,000
COMMODITIES	5,000						5,000
GENERAL							
ST.SUP.SPECIAL							
FEDERAL							
OTHER	5,000						5,000
CAPITAL-OTE							
GENERAL							
ST.SUP.SPECIAL							
FEDERAL							
OTHER							
EQUIPMENT							
GENERAL							

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

6 - MORTGAGE - ADMINISTRATION

AGENCY

PROGRAM NAME

	A	B	C	D	E	F	G	H
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
WIRELESS DEV								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	500,122			7,799	24,945	32,744	532,866	

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	500,122			7,799	24,945	32,744	532,866	
TOTAL	500,122			7,799	24,945	32,744	532,866	

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE								
TOTAL FTE								

PRIORITY LEVEL:

				1				
	FY 2012 Appropriation	Escalations By DFA	Non-Recurring Items	Reinstatement Of Abolished Pin	Reallocation And Benchmarks	Salaries, Wages, Fringe	Total Funding Change	FY 2013 Total Request
EXPENDITURES:								
SALARIES	467,710			61,297	63,326	61,298	185,921	653,631
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	467,710			61,297	63,326	61,298	185,921	653,631
TRAVEL	165,000			18,000		18,000	36,000	201,000
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	165,000			18,000		18,000	36,000	201,000
CONTRACTUAL	10,000			3,500		3,500	7,000	17,000
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	10,000			3,500		3,500	7,000	17,000
COMMODITIES	2,500							2,500
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER	2,500							2,500
CAPITAL-OTE								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
EQUIPMENT				3,000		3,000	6,000	6,000
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER				3,000		3,000	6,000	6,000
VEHICLES								
GENERAL								
ST.SUP.SPECIAL								

PROGRAM DECISION UNITS

Department of Banking and Consumer Finance

7 - MORTGAGE - EXAMINATION

AGENCY

PROGRAM NAME

	A	B	C	D	E	F	G	H
FEDERAL								
OTHER								
WIRELESS DEV								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
SUBSIDIES								
GENERAL								
ST.SUP.SPECIAL								
FEDERAL								
OTHER								
TOTAL	645,210			85,797	63,326	85,798	234,921	880,131

FUNDING:

GENERAL FUNDS								
ST.SUP.SPCL.FUNDS								
FEDERAL FUNDS								
OTHER SP.FUNDS	645,210			85,797	63,326	85,798	234,921	880,131
TOTAL	645,210			85,797	63,326	85,798	234,921	880,131

POSITIONS:

GENERAL FTE								
ST.SUP.SPCL.FTE								
FEDERAL FTE								
OTHER SP FTE				1.00		1.00	2.00	2.00
TOTAL FTE				1.00		1.00	2.00	2.00

PRIORITY LEVEL:

				2	1	2		
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PROGRAM NARRATIVE

Program Data Collected in Accordance with the
Mississippi Performance Budget and Strategic Planning Act of 1994
(To Accompany Form MBR-1-03)

Department of Banking and Consumer Finance

1 - BANK - ADMINISTRATION

AGENCY NAME

PROGRAM NAME

I. Program Description:

To administer laws regulating the Banking Industry, Credit Unions, Trust Companies, Savings & Loans, and Savings Banks chartered by the State of Mississippi.

II. Program Objective:

To evaluate the value, credit worthiness of assets, and condition of regulated Financial Institutions through reports of examining staff.

III. Current program activities as supported by the funding in Columns 6-15 (FY 12 Estimated & FY 13 Increase/Decrease for continuations) of MBR-1-03 and designated Budget Unit Decisions columns of MBR-1-03-A:

(D) Reallocation and Benchmark:

Reallocations and Benchmarks Requested: 9,305

(E) Reclassifications:

Reclassifications Requested: 24,723

PROGRAM NARRATIVE

Program Data Collected in Accordance with the
Mississippi Performance Budget and Strategic Planning Act of 1994
(To Accompany Form MBR-1-03)

Department of Banking and Consumer Finance

2 - BANK - EXAMINATION

AGENCY NAME

PROGRAM NAME

I. Program Description:

To examine Banks, Trust Companies, Credit Unions, Savings & Loans, and Savings Banks chartered by the State of Mississippi.

II. Program Objective:

To examine and ascertain the value, credit worthiness, and strength of Financial Institutions regulated.

III. Current program activities as supported by the funding in Columns 6-15 (FY 12 Estimated & FY 13 Increase/Decrease for continuations) of MBR-1-03 and designated Budget Unit Decisions columns of MBR-1-03-A:

(D) Reinstatement of Abolished:

Request to re-instate the abolished Banking position.

(E) Reallocation and Benchmark:

Reallocations and Benchmarks Requested: 242,326

IV. Additional program activities that will result from increased funding requested in Columns 16-25 (MBR-1-03) and specified Budget Decision Unit Columns (MBR-1-03-A):

(F) Salaries, Wages, Fringe:

Salaries for 5 requested Examiner Series Pins. 304,176

Travel for 5 requested Pins. 90,000

Training for 5 requested Pins. 17,500

Laptops and equipment for 5 pins. 15,000

PROGRAM NARRATIVE

Program Data Collected in Accordance with the
Mississippi Performance Budget and Strategic Planning Act of 1994
(To Accompany Form MBR-1-03)

Department of Banking and Consumer Finance

3 - BANK BOARD HEARINGS

AGENCY NAME

PROGRAM NAME

I. Program Description:

Contested applications for branch banks and applications for new banks are heard with a subsequet ruling and decision.

II. Program Objective:

To fairly administer the laws on Board Hearings of applications for new banks and contested applications for branch banks.

PROGRAM NARRATIVE

Program Data Collected in Accordance with the
Mississippi Performance Budget and Strategic Planning Act of 1994
(To Accompany Form MBR-1-03)

Department of Banking and Consumer Finance

4 - CONSUMER FIN - ADMINISTRATION

AGENCY NAME

PROGRAM NAME

I. Program Description:

The responsibilities of the Consumer Fin - Administration program are to work with licensees and potential licensees to (1) ensure proper documentation on each license application under the various laws relating to consumer loans, motor vehicle, pawnbrokers, title pledge lenders, money transmitters, premium finance, consumer loan brokers, checks cashers, and debt management service providers, and (2) issue licenses to qualified companies under the law. Supervision of the examiners and providing assistance to licensees are also duties performed under this program.

II. Program Objective:

To issue licenses to qualified companies under the various consumer laws and to work with the examiners in the event violations are noted.

III. Current program activities as supported by the funding in Columns 6-15 (FY 12 Estimated & FY 13 Increase/Decrease for continuations) of MBR-1-03 and designated Budget Unit Decisions columns of MBR-1-03-A:

(D) Reallocation and Benchmark:

Reallocations and Benchmarks Requested: 1,388

(E) Reclassifications:

Reclassifications Requested: 14,336

PROGRAM NARRATIVE

Program Data Collected in Accordance with the
Mississippi Performance Budget and Strategic Planning Act of 1994
(To Accompany Form MBR-1-03)

Department of Banking and Consumer Finance

5 - CONSUMER FIN - EXAMINATION

AGENCY NAME

PROGRAM NAME

I. Program Description:

To examine licensees under the various consumer laws:

- Small loan, motor vehicle, premium finance, title pledge, check casher, money transmitters, consumer loan broker, mortgage, pawnbroker, and debt management service providers.

II. Program Objective:

To perform examinations that will ensure the consumers' accounts are being handled in accordance with the provisions of the laws.

III. Current program activities as supported by the funding in Columns 6-15 (FY 12 Estimated & FY 13 Increase/Decrease for continuations) of MBR-1-03 and designated Budget Unit Decisions columns of MBR-1-03-A:**(D) Reallocation and Benchmark:**

Reallocations and Benchmarks Requested: 35,074

IV. Additional program activities that will result from increased funding requested in Columns 16-25 (MBR-1-03) and specified Budget Decision Unit Columns (MBR-1-03-A):**(E) Salaries, Wages, Fringe:**

Salaries for the new Examiner I position requested: 61,298

Travel for 1 examiner pin requested: 18,000

Training for 1 examiner pin requested: 3,500

Laptops and equipment for 1 examiner pin requested: 3,000

PROGRAM NARRATIVE

Program Data Collected in Accordance with the
Mississippi Performance Budget and Strategic Planning Act of 1994
(To Accompany Form MBR-1-03)

Department of Banking and Consumer Finance

6 - MORTGAGE - ADMINISTRATION

AGENCY NAME

PROGRAM NAME

I. Program Description:

The responsibilities of the Mortgage - Administration program are to work with licensees and potential licensees to (1) ensure proper documentation on each license application under the laws relating to mortgage companies, loan originators and branches and (2) issue licenses to qualified companies, loan originators and branches under the law. Supervision of the examiners and providing assistance to licensees and consumers are also duties performed under this program.

II. Program Objective:

To issue licenses to qualified companies, loan originators and branches under the various mortgage laws and to work with the examiners in the event violations are noted.

III. Current program activities as supported by the funding in Columns 6-15 (FY 12 Estimated & FY 13 Increase/Decrease for continuations) of MBR-1-03 and designated Budget Unit Decisions columns of MBR-1-03-A:

(D) Reallocation and Benchmark:

Reallocations and Benchmarks Requested: 7,799

(E) Reclassifications:

Reclassifications Requested: 24,945

PROGRAM NARRATIVE

Program Data Collected in Accordance with the
Mississippi Performance Budget and Strategic Planning Act of 1994
(To Accompany Form MBR-1-03)

Department of Banking and Consumer Finance

7 - MORTGAGE - EXAMINATION

AGENCY NAME

PROGRAM NAME

I. Program Description:

To examine licensees under the mortgage law.

II. Program Objective:

To perform examinations that will ensure the consumers' accounts are being handled in accordance with the provisions of the laws.

III. Current program activities as supported by the funding in Columns 6-15 (FY 12 Estimated & FY 13 Increase/Decrease for continuations) of MBR-1-03 and designated Budget Unit Decisions columns of MBR-1-03-A:**(D) Reinstatement of Abolished:**

Request to re-instate abolished Consumer/Mortgage Pin.

(E) Reallocation and Benchmark:

Reallocations and Benchmarks Requested: 63,326

IV. Additional program activities that will result from increased funding requested in Columns 16-25 (MBR-1-03) and specified Budget Decision Unit Columns (MBR-1-03-A):**(F) Salaries, Wages, Fringe:**

Salary for 1 new Mortgage Examiner pin requested: 61,298

Travel for 1 examiner pin requested: 18,000

Training for 1 examiner pin requested: 3,500

Laptop and equipment for 1 examiner pin requested: 3,000

PROGRAM PERFORMANCE INDICATORS AND MEASURES
Program Data Collected in Accordance with the Mississippi Performance Budget and Strategic
Planning Act of 1994

Department of Banking and Consumer Finance

1 - BANK - ADMINISTRATION

AGENCY NAME

PROGRAM NAME

PROGRAM OUTPUTS: (This is the measure of the process necessary to carry out the goals and objectives of this program. This is the volume produced, i.e., how many people served, how many documents generated.)

	<u>FY 2011</u> <u>ACTUAL</u>	<u>FY 2012</u> <u>ESTIMATED</u>	<u>FY 2013</u> <u>PROJECTED</u>
1 Banks, Credit Unions, Savings Banks, Savings & Loans, and Trust Companies	98.00	98.00	98.00
2 Assets (billions) of Financial Institutions supervised	45.06	47.41	49.89

PROGRAM EFFICIENCIES: (This is the measure of the cost, unit cost or productivity associated with a given outcome or output. This measure indicates linkage between services and funding, i.e., cost per investigation, cost per student or number of days to complete investigation.)

	<u>FY 2011</u> <u>ACTUAL</u>	<u>FY 2012</u> <u>ESTIMATED</u>	<u>FY 2013</u> <u>PROJECTED</u>
1 Banks, Credit Unions, Savings Banks, Savings & Loans, and Trust Companies	98.00	98.00	98.00
2 Assets (billions) of Financial Institutions supervised	45.06	47.41	49.89

PROGRAM OUTCOMES: (This is the measure of the quality or effectiveness of the services provided by this program. This measure provides an assessment of the actual impact or public benefit of your agency's actions. This is the results produced, i.e., increased customer satisfaction by x% within a 12-month period, reduce the number of traffic fatalities due to drunk drivers within a 12-month period.)

	<u>FY 2011</u> <u>ACTUAL</u>	<u>FY 2012</u> <u>ESTIMATED</u>	<u>FY 2013</u> <u>PROJECTED</u>
1 Provide chartering opportunity	98.00	98.00	98.00
2 Continuous annual examination	98.00	98.00	98.00
3 Provide consumers convenient banking access	98.00	98.00	98.00

PROGRAM PERFORMANCE INDICATORS AND MEASURES
Program Data Collected in Accordance with the Mississippi Performance Budget and Strategic
Planning Act of 1994

Department of Banking and Consumer Finance

2 - BANK - EXAMINATION

AGENCY NAME

PROGRAM NAME

PROGRAM OUTPUTS: (This is the measure of the process necessary to carry out the goals and objectives of this program. This is the volume produced, i.e., how many people served, how many documents generated.)

	<u>FY 2011</u> <u>ACTUAL</u>	<u>FY 2012</u> <u>ESTIMATED</u>	<u>FY 2013</u> <u>PROJECTED</u>
1 Number of Banks, Credit Unions, Savings Banks, Savings & Loans, and Trust Companies to be examined on-site	86.00	86.00	86.00
2 Assets (billions) of Financial Institutions to be examined and/or monitored off-site	45.06	47.41	49.89

PROGRAM EFFICIENCIES: (This is the measure of the cost, unit cost or productivity associated with a given outcome or output. This measure indicates linkage between services and funding, i.e., cost per investigation, cost per student or number of days to complete investigation.)

	<u>FY 2011</u> <u>ACTUAL</u>	<u>FY 2012</u> <u>ESTIMATED</u>	<u>FY 2013</u> <u>PROJECTED</u>
1 Banks, Credit Unions, Savings Banks, Savings & Loans, and Trust Companies	78.00	78.00	78.00
2 Assets (billions) of Financial Institutions to be examined	45.06	47.41	49.89

PROGRAM OUTCOMES: (This is the measure of the quality or effectiveness of the services provided by this program. This measure provides an assessment of the actual impact or public benefit of your agency's actions. This is the results produced, i.e., increased customer satisfaction by x% within a 12-month period, reduce the number of traffic fatalities due to drunk drivers within a 12-month period.)

	<u>FY 2011</u> <u>ACTUAL</u>	<u>FY 2012</u> <u>ESTIMATED</u>	<u>FY 2013</u> <u>PROJECTED</u>
1 Examine each Financial Institution for the banking public to ensure safe and sound institutions	86.00	86.00	86.00

PROGRAM PERFORMANCE INDICATORS AND MEASURES
Program Data Collected in Accordance with the Mississippi Performance Budget and Strategic
Planning Act of 1994

Department of Banking and Consumer Finance
 AGENCY NAME

3 - BANK BOARD HEARINGS
 PROGRAM NAME

PROGRAM OUTPUTS: (This is the measure of the process necessary to carry out the goals and objectives of this program. This is the volume produced, i.e., how many people served, how many documents generated.)

	<u>FY 2011</u> <u>ACTUAL</u>	<u>FY 2012</u> <u>ESTIMATED</u>	<u>FY 2013</u> <u>PROJECTED</u>
1 New Bank - Hearings	0.00	1.00	1.00
2 Branch Decision - Hearings	0.00	1.00	1.00
3 Regulation - Hearings	0.00	1.00	1.00

PROGRAM EFFICIENCIES: (This is the measure of the cost, unit cost or productivity associated with a given outcome or output. This measure indicates linkage between services and funding, i.e., cost per investigation, cost per student or number of days to complete investigation.)

	<u>FY 2011</u> <u>ACTUAL</u>	<u>FY 2012</u> <u>ESTIMATED</u>	<u>FY 2013</u> <u>PROJECTED</u>
1 New Bank - Hearings	0.00	1.00	1.00
2 Branch Decision - Hearings	0.00	1.00	1.00
3 Regulation - Hearings	0.00	1.00	1.00

PROGRAM OUTCOMES: (This is the measure of the quality or effectiveness of the services provided by this program. This measure provides an assessment of the actual impact or public benefit of your agency's actions. This is the results produced, i.e., increased customer satisfaction by x% within a 12-month period, reduce the number of traffic fatalities due to drunk drivers within a 12-month period.)

	<u>FY 2011</u> <u>ACTUAL</u>	<u>FY 2012</u> <u>ESTIMATED</u>	<u>FY 2013</u> <u>PROJECTED</u>
1 New Bank - Hearings	0.00	1.00	1.00
2 Branch Decision - Hearings	0.00	1.00	1.00
3 Regulation - Hearings	0.00	1.00	1.00

PROGRAM PERFORMANCE INDICATORS AND MEASURES
Program Data Collected in Accordance with the Mississippi Performance Budget and Strategic
Planning Act of 1994

Department of Banking and Consumer Finance

4 - CONSUMER FIN - ADMINISTRATION

AGENCY NAME

PROGRAM NAME

PROGRAM OUTPUTS: (This is the measure of the process necessary to carry out the goals and objectives of this program. This is the volume produced, i.e., how many people served, how many documents generated.)

	<u>FY 2011</u> <u>ACTUAL</u>	<u>FY 2012</u> <u>ESTIMATED</u>	<u>FY 2013</u> <u>PROJECTED</u>
1 Small Loan licensees	484.00	484.00	484.00
2 Motor Vehicle licensees	171.00	171.00	171.00
3 Premium Finance licensees	55.00	55.00	55.00
4 Money Transmitter licensees (formerly Sale of Checks)	52.00	52.00	52.00
5 Pawnbroker licensees	225.00	225.00	225.00
6 Title Pledge licensees	409.00	409.00	409.00
7 Check Cashier licensees	1,007.00	1,007.00	1,007.00
8 Consumer Loan Broker licensees	18.00	18.00	18.00
9 Debt Management Service Provider licensees	45.00	45.00	45.00

PROGRAM EFFICIENCIES: (This is the measure of the cost, unit cost or productivity associated with a given outcome or output. This measure indicates linkage between services and funding, i.e., cost per investigation, cost per student or number of days to complete investigation.)

	<u>FY 2011</u> <u>ACTUAL</u>	<u>FY 2012</u> <u>ESTIMATED</u>	<u>FY 2013</u> <u>PROJECTED</u>
1 Small Loan renewal license fee (initial \$750)	475.00	475.00	475.00
2 Motor Vehicle renewal license fee (initial \$750)	475.00	475.00	475.00
3 Premium Finance renewal license fee (initial \$750)	475.00	475.00	475.00
4 Money Transmitter renewal license fee (initial \$750)	400.00	400.00	400.00
5 Pawnbroker renewal license fee (initial \$500)	350.00	350.00	350.00
6 Title Pledge renewal license fee (initial \$750)	475.00	475.00	475.00
7 Check Cashier renewal license fee (initial \$750)	475.00	475.00	475.00
8 Consumer Loan Broker renewal license fee (initial \$300)	300.00	300.00	300.00
9 Debt Management Service Providers renewal license fee (initial \$750)	475.00	475.00	475.00

PROGRAM OUTCOMES: (This is the measure of the quality or effectiveness of the services provided by this program. This measure provides an assessment of the actual impact or public benefit of your agency's actions. This is the results produced, i.e., increased customer satisfaction by x% within a 12-month period, reduce the number of traffic fatalities due to drunk drivers within a 12-month period.)

	<u>FY 2011</u> <u>ACTUAL</u>	<u>FY 2012</u> <u>ESTIMATED</u>	<u>FY 2013</u> <u>PROJECTED</u>
1 To license qualified companies with an efficient turnaound	2,166.00	2,466.00	2,590.00

PROGRAM PERFORMANCE INDICATORS AND MEASURES
Program Data Collected in Accordance with the Mississippi Performance Budget and Strategic
Planning Act of 1994

Department of Banking and Consumer Finance

5 - CONSUMER FIN - EXAMINATION

AGENCY NAME

PROGRAM NAME

PROGRAM OUTPUTS: (This is the measure of the process necessary to carry out the goals and objectives of this program. This is the volume produced, i.e., how many people served, how many documents generated.)

	<u>FY 2011</u> <u>ACTUAL</u>	<u>FY 2012</u> <u>ESTIMATED</u>	<u>FY 2013</u> <u>PROJECTED</u>
1 Examine Small Loan Licensees	226.00	226.00	226.00
2 Examine Motor Vehicle Licensees	31.00	31.00	31.00
3 Examine Premium Finance Licensees	32.00	32.00	32.00
4 Examine Title Pledge Licensees	147.00	147.00	147.00
5 Examine Check Casher Licensees	362.00	362.00	362.00
6 Examine Money Transmitter Licensees	17.00	17.00	17.00
7 Examine Consumer Loan Broker Licensees	8.00	8.00	8.00
8 Examine Pawnbroker Licensees	61.00	61.00	61.00
9 Examine Debt Management Service Providers	9.00	9.00	9.00

PROGRAM EFFICIENCIES: (This is the measure of the cost, unit cost or productivity associated with a given outcome or output. This measure indicates linkage between services and funding, i.e., cost per investigation, cost per student or number of days to complete investigation.)

	<u>FY 2011</u> <u>ACTUAL</u>	<u>FY 2012</u> <u>ESTIMATED</u>	<u>FY 2013</u> <u>PROJECTED</u>
1 Small Loan Examination Fee	600.00	600.00	600.00
2 Motor Vehicle Examination Fee	600.00	600.00	600.00
3 Premium Finance Examination Fee	600.00	600.00	600.00
4 Title Pledge Examination Fee	600.00	600.00	600.00
5 Check Casher Examination Fee	600.00	600.00	600.00
6 Money Transmitter Examination Fee	600.00	600.00	600.00
7 Consumer Loan Broker Examination Fee	600.00	600.00	600.00
8 Debt Management Service Providers Examination Fee	600.00	600.00	600.00

PROGRAM OUTCOMES: (This is the measure of the quality or effectiveness of the services provided by this program. This measure provides an assessment of the actual impact or public benefit of your agency's actions. This is the results produced, i.e., increased customer satisfaction by x% within a 12-month period, reduce the number of traffic fatalities due to drunk drivers within a 12-month period.)

	<u>FY 2011</u> <u>ACTUAL</u>	<u>FY 2012</u> <u>ESTIMATED</u>	<u>FY 2013</u> <u>PROJECTED</u>
1 To examine licensees in accordance with the provisions of the laws under which each company is licensed	893.00	893.00	893.00

PROGRAM PERFORMANCE INDICATORS AND MEASURES
Program Data Collected in Accordance with the Mississippi Performance Budget and Strategic
Planning Act of 1994

Department of Banking and Consumer Finance

6 - MORTGAGE - ADMINISTRATION

AGENCY NAME

PROGRAM NAME

PROGRAM OUTPUTS: (This is the measure of the process necessary to carry out the goals and objectives of this program. This is the volume produced, i.e., how many people served, how many documents generated.)

	<u>FY 2011</u> <u>ACTUAL</u>	<u>FY 2012</u> <u>ESTIMATED</u>	<u>FY 2013</u> <u>PROJECTED</u>
1 Mortgage Company - Brokers/Lenders	268.00	350.00	375.00
2 Mortgage Company - Loan Originators	1,523.00	2,050.00	2,300.00
3 Mortgage Company - Branches	338.00	350.00	385.00

PROGRAM EFFICIENCIES: (This is the measure of the cost, unit cost or productivity associated with a given outcome or output. This measure indicates linkage between services and funding, i.e., cost per investigation, cost per student or number of days to complete investigation.)

	<u>FY 2011</u> <u>ACTUAL</u>	<u>FY 2012</u> <u>ESTIMATED</u>	<u>FY 2013</u> <u>PROJECTED</u>
1 Mortgage Company renewal license fee (initial \$750)	475.00	475.00	475.00
2 Mortgage Company Loan Originator renewal license fee (initial \$100)	50.00	50.00	50.00
3 Mortgage Company Branch renewal license fee (Initial \$100)	25.00	25.00	25.00
4 Mortgage Company Notification Statement renewal certificate fee (initial \$100)	100.00	0.00	0.00

PROGRAM OUTCOMES: (This is the measure of the quality or effectiveness of the services provided by this program. This measure provides an assessment of the actual impact or public benefit of your agency's actions. This is the results produced, i.e., increased customer satisfaction by x% within a 12-month period, reduce the number of traffic fatalities due to drunk drivers within a 12-month period.)

	<u>FY 2011</u> <u>ACTUAL</u>	<u>FY 2012</u> <u>ESTIMATED</u>	<u>FY 2013</u> <u>PROJECTED</u>
1 To license qualified companies or individuals with an efficient turnaround	2,129.00	2,750.00	3,060.00

PROGRAM PERFORMANCE INDICATORS AND MEASURES
Program Data Collected in Accordance with the Mississippi Performance Budget and Strategic
Planning Act of 1994

Department of Banking and Consumer Finance
 AGENCY NAME

7 - MORTGAGE - EXAMINATION
 PROGRAM NAME

PROGRAM OUTPUTS: (This is the measure of the process necessary to carry out the goals and objectives of this program. This is the volume produced, i.e., how many people served, how many documents generated.)

	<u>FY 2011</u> <u>ACTUAL</u>	<u>FY 2012</u> <u>ESTIMATED</u>	<u>FY 2013</u> <u>PROJECTED</u>
1 Examine Mortgage Company Broker/Lender licensees	52.00	75.00	75.00

PROGRAM EFFICIENCIES: (This is the measure of the cost, unit cost or productivity associated with a given outcome or output. This measure indicates linkage between services and funding, i.e., cost per investigation, cost per student or number of days to complete investigation.)

	<u>FY 2011</u> <u>ACTUAL</u>	<u>FY 2012</u> <u>ESTIMATED</u>	<u>FY 2013</u> <u>PROJECTED</u>
1 Mortgage Company Broker/Lender Examination Fee	600.00	600.00	600.00

PROGRAM OUTCOMES: (This is the measure of the quality or effectiveness of the services provided by this program. This measure provides an assessment of the actual impact or public benefit of your agency's actions. This is the results produced, i.e., increased customer satisfaction by x% within a 12-month period, reduce the number of traffic fatalities due to drunk drivers within a 12-month period.)

	<u>FY 2011</u> <u>ACTUAL</u>	<u>FY 2012</u> <u>ESTIMATED</u>	<u>FY 2013</u> <u>PROJECTED</u>
1 To examiner licensees in accordance with the provisions of the laws under which each company is licensed	52.00	75.00	75.00

PROGRAM 3% GENERAL FUND REDUCTION AND NARRATIVE EXPLANATION

Department of Banking and Consumer Finance

	Fiscal Year 2012 Funding			FY 2012 GF PERCENT REDUCED
	Total Funds	Reduced Amount	Reduced Funding Amount	
Program Name: (1) BANK - ADMINISTRATION				
GENERAL				
ST.SUPPORT SPECIAL				
FEDERAL				
OTHER SPECIAL	1,489,830		1,489,830	
TOTAL	1,489,830		1,489,830	
Narrative Explanation:				
Program Name: (2) BANK - EXAMINATION				
GENERAL				
ST.SUPPORT SPECIAL				
FEDERAL				
OTHER SPECIAL	2,764,132		2,764,132	
TOTAL	2,764,132		2,764,132	
Narrative Explanation:				
Program Name: (3) BANK BOARD HEARINGS				
GENERAL				
ST.SUPPORT SPECIAL				
FEDERAL				
OTHER SPECIAL	2,000		2,000	
TOTAL	2,000		2,000	
Narrative Explanation:				
Program Name: (4) CONSUMER FIN - ADMINISTRATION				
GENERAL				
ST.SUPPORT SPECIAL				
FEDERAL				
OTHER SPECIAL	569,378		569,378	
TOTAL	569,378		569,378	
Narrative Explanation:				

PROGRAM 3% GENERAL FUND REDUCTION AND NARRATIVE EXPLANATION

Department of Banking and Consumer Finance

	Fiscal Year 2012 Funding			FY 2012 GF PERCENT REDUCED
	Total Funds	Reduced Amount	Reduced Funding Amount	
Program Name: (5) CONSUMER FIN - EXAMINATION				
GENERAL				
ST.SUPPORT SPECIAL				
FEDERAL				
OTHER SPECIAL	840,200		840,200	
TOTAL	840,200		840,200	
Narrative Explanation:				
Program Name: (6) MORTGAGE - ADMINISTRATION				
GENERAL				
ST.SUPPORT SPECIAL				
FEDERAL				
OTHER SPECIAL	500,122		500,122	
TOTAL	500,122		500,122	
Narrative Explanation:				
Program Name: (7) MORTGAGE - EXAMINATION				
GENERAL				
ST.SUPPORT SPECIAL				
FEDERAL				
OTHER SPECIAL	645,210		645,210	
TOTAL	645,210		645,210	
Narrative Explanation:				
SUMMARY OF ALL PROGRAMS				
GENERAL				
ST.SUPPORT SPECIAL				
FEDERAL				
OTHER SPECIAL	6,810,872		6,810,872	
TOTAL	6,810,872		6,810,872	

State Board of Banking Review MEMBERS

Department of Banking and Consumer Finance

Agency

A. Explain Rate and manner in which board members are reimbursed:

Per diem - \$40.00; actual travel expenses.

B. Estimated number of meetings FY2012

Four (4)

C. Names of Members	City, Town, Residence	Appointed By	Date of Appointment	Length of Term
1. <u>James H. Clayton</u>	<u>Indianola</u>	<u>Barbour</u>	<u>03-23-09</u>	<u>5 yrs-Exp. 3/2014</u>
2. <u>Thomas E. Brown</u>	<u>Bay Springs</u>	<u>Barbour</u>	<u>03-23-10</u>	<u>5 yrs-Exp. 3/2015</u>
3. <u>Karen O. Green</u>	<u>Grenada</u>	<u>Barbour</u>	<u>03-23-11</u>	<u>5 yrs-Exp. 3/2016</u>
4. <u>4th Board Position - Vacant</u>	<u>1st Supreme Crt Dst</u>	<u></u>	<u></u>	<u>vacant</u>
5. <u>5th Board Position - Vacant</u>	<u>2nd Supreme Crt Dst</u>	<u></u>	<u></u>	<u>vacant</u>
6. <u></u>	<u></u>	<u></u>	<u></u>	<u></u>

Identify Statutory Authority (Code Section or Executive Order Number)*

81-3-12 Mississippi Code of 1972, Annotated

*If Executive Order, please attach copy.

**SCHEDULE B
CONTRACTUAL SERVICES**

Department of Banking and Consumer Finance

Name of Agency

MINOR OBJECT OF EXPENDITURE	(1) Actual Expenses FY Ending June 30, 2011	(2) Estimated Expenses FY Ending June 30, 2012	(3) Requested for FY Ending June 30, 2013
A. TUITION, REWARDS & AWARDS (61010-61099)			
61010 Tuition-in-depth professional development courses	21,314	20,000	51,500
61020 Employee Training-seminars, conferences, conventions	54,094	55,000	55,000
TOTAL (A)	75,408	75,000	106,500
B. TRANSPORTATION & UTILITIES (61100-61299)			
61110 postage, box rent, etc.	180	10,000	10,000
61190 Transp of Goods Not for Resale	1,399	6,730	6,730
TOTAL (B)	1,579	16,730	16,730
C. PUBLIC INFORMATION ((61300-61399)			
61310 Advertising & Public Information	26	250	250
TOTAL (C)	26	250	250
D. RENTS (61400-61499)			
61410 Rent of Records Storage Space	1,175	1,500	1,500
61440 Office Equipment	8,555	9,000	9,000
61470 Bureau of Buildings	99,216	99,220	99,220
TOTAL (D)	108,946	109,720	109,720
E. REPAIRS & SERVICES (61500-61599)			
61550 Office Equipment & Furniture	1,082	1,500	1,500
TOTAL (E)	1,082	1,500	1,500
F. FEES, PROFESSIONAL & OTHER SERVICES (61600-61699)			
61615 SAAS Fees - DFA	3,470	5,000	5,000
61616 MMRS Fees	7,589	14,000	14,000
61620 Department of Audit	90	3,500	3,500
6163X Legal (61630-61636) (61631-AG's Office)	6,058	8,200	8,200
61650 State Personnel Board	7,493	8,900	8,900
61651 State Personnel Board Personnel Service Contracts	20,000		
61658 State Personnel Board Personnel Contracts Other Fees	2,380		
61660 Court Costs & Court Reporters	97	2,600	2,600
61661 Recording and Notary Fees		100	100
61667 Temporary Employment - SPAHRS	33,802		
61670 Laboratory & Testing Fees	98,208	158,450	158,450
61680 Temporary Employment Fees			
61683 Contract Worker SPAHRS Matching	182		
61690 Other Fees & Services	141,468	139,750	139,750
TOTAL (F)	320,837	340,500	340,500
G. OTHER CONTRACTUAL SERVICES (61700-61899)			
61700 Liability Insurance Pool Contribution	3,777	3,000	3,000
61710 Insurance & Fidelity Bonds	1,347	1,200	1,200
61715 Insurance Computer Equipment		600	600
61720 Membership Dues	78,966	105,000	105,000
61721 Subscriptions-Trade & Tech Services			
61730 Laundry, Dry Cleaning & Towel Service			
61801 Contractual Soc Security Match			
61802 Contractual Medicare Match			
TOTAL (G)	84,090	109,800	109,800

**SCHEDULE B
CONTRACTUAL SERVICES CONTINUED**

Department of Banking and Consumer Finance

Name of Agency

MINOR OBJECT OF EXPENDITURE	(1) Actual Expenses FY Ending June 30, 2011	(2) Estimated Expenses FY Ending June 30, 2012	(3) Requested for FY Ending June 30, 2013
H. INFORMATION TECHNOLOGY (61900-61990)			
61902 IS Prof Fees - Outside Vendor	18,345	8,000	8,000
61905 IS Prof Fees - ITS	168,041	253,490	253,490
61912 Installation IS & TeleComm Hardware - ITS			
61913 Install IS & Telecom Hardware - Other Vendor			
6191X IS Training/Education (61914-61915)			
61917 Service Charges Paid to State Computer Center	17,198	21,000	21,000
61918 Data Entry			
61919 Investigative Service - Internet BS			
61920 Internet or Appl Service Provider	1,100		
61921 Software Acquisition / License Renewal	29,922	10,000	10,000
61922 Basic Telephone - Outside Vendor			
61923 Basic Telephone - ITS	16,181	15,000	15,000
61925 Long Distance Charges ITS	1,165	4,000	4,000
61927 Private Data Line Monthly Charges - ITS	363		
61928 Public Network Access Chgs - Outside Vendor			
61929 Public Network Access - ITS			
61939 Cellular Usage Time - Outside Vendor	13,625	15,000	15,000
61961 Repair, Maintenance & Service of IS Equipment	771	10,000	10,000
61962 Maintenance/Repair Comm Systems - ITS		500	500
61963 Maintenance/Repair Comm System - Outside			
61980 Software Maintenance - Outside Vendor		15,000	15,000
61998 Prior Year Expenses Contractual			
TOTAL (H)	266,711	351,990	351,990
I. OTHER (61991-61999)			
6199X Prior Year Expense (61997-61998)			
61999 Contractual Services - No PO Required			
TOTAL (I)			
GRAND TOTAL <i>(Enter on Line I-B of Form MBR-1)</i>	858,679	1,005,490	1,036,990
FUNDING SUMMARY:			
GENERAL FUNDS			
STATE SUPPORT SPECIAL FUNDS			
FEDERAL FUNDS			
OTHER SPECIAL FUNDS	858,679	1,005,490	1,036,990
TOTAL FUNDS	858,679	1,005,490	1,036,990

**SCHEDULE C
COMMODITIES**

Department of Banking and Consumer Finance
Name of Agency _____

MINOR OBJECT OF EXPENDITURE	(1) Actual Expenses FY Ending June 30, 2011	(2) Estimated Expenses FY Ending June 30, 2012	(3) Requested for FY Ending June 30, 2013
A. MAINTENANCE & CONSTR. MATERIALS & SUPPLIES (62010-62099)			
62040 Lumber Parts			
62050 Steel & Other Metals			
62060 Paints			
Total (A)			
B. PRINTING & OFFICE SUPPLIES & MATERIALS (62100-62199)			
62110 Printing & Binding	6,165	8,000	8,000
62120 Duplication & Reproduction Supplies	2,954	7,000	7,000
62130 Office Supplies & Materials	7,559	9,000	9,000
62140 Paper Supplies	2,670	3,000	3,000
62150 Maps, Manuals, Library Books	6,677	5,000	5,000
62160 Office Equipment (not capital outlay)	1,434		
Total (B)	27,459	32,000	32,000
C. EQUIPMENT REPAIR PARTS, SUPPLIES & ACCES. (62200-62299)			
62210 Fuels - Gasoline			
62250 Expendable Repair & Replace Office			
62251 Repair Vehicle			
62270 Radio & TV Supply & Repair			
62271 Communication System Repair Parts			
62290 Other Equipment Repair Parts			
Total (C)			
D. PROFESSIONAL & SCI. SUPPLIES AND MATERIALS (62300-62399)			
62330 Photographic Supplies			
62340 Drugs & Chemicals - Medical & Lab Use			
62390 Other Professional Scientific Supplies & Materials			
Total (D)			
E. OTHER SUPPLIES & MATERIALS (62400-62999)			
62420 Hardware Plumbing & Electrical Supplies			
62450 Janitor Supplies & Cleaning			
62460 Wearing Material			
62470 Food			
62475 Food for Business Meetings	73		
62520 Decal Signs	38		
62530 Uniforms & Wearing Apparel			
62555 IS Equipment Repair Parts	6,405	10,000	10,000
62560 Eating Utensils & Cafe Supplies	1,056		
62590 Other Supplies & Materials	6,936	2,000	2,000
62595 Other Equipment (less than \$1000)			
Total (E)	14,508	12,000	12,000

**SCHEDULE C
COMMODITIES CONTINUED**

Department of Banking and Consumer Finance
Name of Agency _____

MINOR OBJECT OF EXPENDITURE	(1) Actual Expenses FY Ending June 30, 2011	(2) Estimated Expenses FY Ending June 30, 2012	(3) Requested for FY Ending June 30, 2013
GRAND TOTAL (A, B, C, D & E) <i>(Enter on Line I-C of Form MBR-1)</i>	41,967	44,000	44,000
FUNDING SUMMARY:			
GENERAL FUNDS			
STATE SUPPORT SPECIAL FUNDS			
FEDERAL FUNDS			
OTHER SPECIAL FUNDS	41,967	44,000	44,000
TOTAL FUNDS	41,967	44,000	44,000

**SCHEDULE D-1
CAPITAL OUTLAY
OTHER THAN EQUIPMENT**

Department of Banking and Consumer Finance _____
Name of Agency

MINOR OBJECT OF EXPENDITURE	(1) Actual Expenses FY Ending June 30, 2011	(2) Estimated Expenses FY Ending June 30, 2012	(3) Requested for FY Ending June 30, 2013
A. LANDS (63100-63199)			
63110 Land for Buildings			
63120 Land for Right-of-Way			
63130 Land for Aggregates			
63170 Land Purchased for Other Purposes			
TOTAL (A)			
B. BUILDINGS & IMPROVEMENTS (63200-63299)			
63250 Buildings - Purchased, Constructed, Remodeled			
TOTAL (B)			
C. INFRASTRUCTURE & OTHER (63500-63999)			
635XX Other			
TOTAL (C)			
GRAND TOTAL <i>(Enter on Line I-D-1 of Form MBR-1)</i>			
FUNDING SUMMARY:			
GENERAL FUNDS			
STATE SUPPORT SPECIAL FUNDS			
FEDERAL FUNDS			
OTHER SPECIAL FUNDS			
TOTAL FUNDS			

**SCHEDULE D-2
CAPITAL OUTLAY EQUIPMENT**

Department of Banking and Consumer Finance

Name of Agency _____

EQUIPMENT BY ITEM	Act. FY Ending June 30, 2011		Est. FY Ending June 30, 2012		Req. FY Ending June 30, 2013		
	No. of Units	Total Cost	No. of Units	Total Cost	No. of Units	Cost Per Unit	Total Cost
A. VEHICLES (see form MBR-1-D-3)							
C. OFFICE MACHINES, FURNITURE, FIXTURES, EQUIP.							
Shredder							
TOTAL (C)							
D. IS EQUIPMENT (DP & TELECOMMUNICATIONS)							
Laser Printers		4,529		2,000	1	2,000	2,000
File Server		59,150		4,000	1	4,000	4,000
UPS				1,000	1	1,000	1,000
Inkjet Printers		1,320					
Laptop Computers					9	3,000	27,000
TOTAL (D)		64,999		7,000			34,000
E. EQUIPMENT - LEASE PURCHASE (63460-63476)							
634XX Lease Purchases							
TOTAL (E)							
GRAND TOTAL <i>(Enter on Line I-D-2 of Form MBR-1)</i>		64,999		7,000			34,000
FUNDING SUMMARY:							
GENERAL FUNDS							
STATE SUPPORT SPECIAL FUNDS							
FEDERAL FUNDS							
OTHER SPECIAL FUNDS		64,999		7,000			34,000
TOTAL FUNDS		64,999		7,000			34,000

**SCHEDULE D-3
PASSENGER/WORK VEHICLES**

Department of Banking and Consumer Finance

Name of Agency _____

MINOR OBJECT OF EXPENDITURE	Vehicle Inventory June 30, 2011	FY Ending June 30, 2011		FY Ending June 30, 2012		FY Ending June 30, 2013	
		No. of Vehicles	Actual Cost	No. of Vehicles	Estimated Cost	No. of Vehicles	Requested Cost
A. PASSENGER & WORK VEHICLES (63310, 63390-63400)							
63310 Automobile, Compact Sedan (AU CS)							
63310 Automobile, Full Size Sedan (AU FS)							
63310 Automobile, Mid Size Sedan (AU MS)							
63310 Automobile, Mid Size Station Wagon (AU MW)							
63310 Automobile Utility (AU UT)							
63390 Truck, Carry-All (TK CA)							
63390 Truck, Compact Pickup (TK CU)							
63390 Truck, Dump Bed (TK DU)							
63390 Truck, Medium Duty 2.5 Ton (TK MD)							
63390 Truck, Mid Size Pickup (TK MU)							
63391 Truck, Heavy Duty 5 Ton (TK HD)							
63391 Truck, Heavy Duty Pickup (TK HU)							
63392 Sport Utility Vehicle (TK SU)							
63393 Van, Cargo (VN CD)							
63393 Van, Full Size (VN FV)							
63393 Van, Mid Size (VN MV)							
63400 Other Vehicles							
TOTAL (A)							
B. BETTERMENTS OR ACCESSORIES FOR VEHICLES (63395)							
63395 Betterments or Accessories for Vehicles							
TOTAL (B)							
GRAND TOTAL <i>(Enter on Line I-D-3 of Form MBR-1)</i>							
FUNDING SUMMARY:							
GENERAL FUNDS							
STATE SUPPORT SPECIAL FUNDS							
FEDERAL FUNDS							
OTHER SPECIAL FUNDS							
TOTAL FUNDS							

**SCHEDULE D-4
WIRELESS COMMUNICATION DEVICES**

Department of Banking and Consumer Finance
Name of Agency _____

MINOR OBJECT OF EXPENDITURE	Device Inventory	Act FY Ending June 30, 2011		Est FY Ending June 30, 2012		Req FY Ending June 30, 2013	
	June 30, 2011	No. of Devices	Actual Cost	No. of Devices	Estimated Cost	No. of Devices	Requested Cost
B. PAGERS (63434)							
63434 Pagers, Paging Equipment							
Total (B)							
C. WIRELESS PERSONAL DIGITAL ASSISTANTS (63435)							
63435 Wireless PDAs, BlackBerry, etc.							
Total (C)							
GRAND TOTAL <i>(Enter on Line I-D-4 of Form MBR-1)</i>							
FUNDING SUMMARY:							
GENERAL FUNDS							
STATE SUPPORT SPECIAL FUNDS							
FEDERAL FUNDS							
OTHER SPECIAL FUNDS							
TOTAL FUNDS							

**SCHEDULE E
SUBSIDIES, LOANS & GRANT**

Department of Banking and Consumer Finance

Name of Agency _____

MINOR OBJECT OF EXPENDITURE	(1) Actual Expenses FY Ending June 30, 2011	(2) Estimated Expenses FY Ending June 30, 2012	(3) Requested for FY Ending June 30, 2013
A. SCHOOL GRANTS TO COUNTIES & MUNICIPALITIES (64000-64599)			
TOTAL (A)			
B. GRANTS TO I.H.L. & OTHER POLITICAL SUBDIVISIONS (64600-64699)			
TOTAL (B)			
C. GRANTS TO NON-GOVERNMENT INSTNS & INDS (64700-64999)			
TOTAL (C)			
D. DEBT SERVICE & JUDGEMENTS (65000-65399)			
Interest from Equip. Lease Purchase			
TOTAL (D)			
E. OTHER (66000-89999)			
TOTAL (E)			
GRAND TOTAL <i>(Enter on Line I-E of Form MBR-1)</i>			
FUNDING SUMMARY:			
GENERAL FUNDS			
STATE SUPPORT SPECIAL FUNDS			
FEDERAL FUNDS			
OTHER SPECIAL FUNDS			
TOTAL FUNDS			

**NARRATIVE
2013 BUDGET REQUEST**

Department of Banking and Consumer Finance
Name of Agency

**NARRATIVE
2013 BUDGET REQUEST**

SALARIES, WAGES & FRINGE BENEFITS:

New Positions:

Total dollar amount requested for new positions: \$426,770

Total dollar amount requested for re-instatement of abolished positions: \$122,595

Justification (by Program):

Program 2: Banking - Examination

3376 Bank Examiner III, (3 positions - 100%)

3711 Bank Examiner Trainee (2 position - 100%)

3375 Bank Examiner II (1 position - 100%)

A total of six (6) Examiner positions are requested for the Banking Division. In performing a 5 ½ year analysis of assets under supervision, banks with reporting requirements per examiner, and downgrades in ratings to determine examiners needed in the banking division for FY13, the Department of Banking and Consumer Finance is requesting an increase of five (6) Pins (2 trainees, 1 Examiner II, and 3 Examiner IIIs(start-step + 10%).

Supporting factors for an increase in Pins:

In the past five years, assets under supervision have grown by an average of 2.55B annually. Using this average, assets should increase to approximately \$46,500B by year end. In the 1st quarter 2012 a large institution expects to consolidate another \$1.8B thru merger, increasing assets under supervision to approximately \$48,300B. Averaging our examiners per billion supervised over the past 5 years comes to a ratio of 1 examiner per every 1.6B supervised; therefore to effectively supervise the increase in assets we will need 30 examiners.

Banks with reporting requirements - The increased workload was brought on by the decline in economic conditions. Over the past five years our banks, not including credit unions, have seen an increase from 4 to 22, a 450% increase, banks under reporting requirements. These 22 banks require 2 on-site supervisions (a full scope exam and a visitation) within a 12 month period. Examiners per bank with reporting requirements over the 5 ½ year period have reduced from 6.25 per action to 1.14, a decrease of 5.11 examiners per enforcement action.

Less than satisfactory institutions - Less than satisfactory rated institutions have increased from 3 to 16 over the 5 ½ years analyzed, going from 8.33 examiners per problem bank to 1.56 per problem bank, 6.77 less examiners per problem bank.

The average tenure of the 7 examiners lost in the banking division in FY11 was 10 years, ranging from 4 years experience to 33 years, all with loan experience. Thus supporting the requests for 3 of the increased Pins as Examiner III in hopes of hiring examiners with loan review experience.

Program 5: Consumer Finance - Examination

3375 Bank Examiner II (1 positions - 100%)

One new position is requested for the Consumer Division. Due to the formation of the new Consumer Financial Protection Bureau, a federal agency, DBCF anticipates that areas of examination will increase to include more in-depth review and analysis. The consumer division continues to expand and DBCF anticipates to be charged with the regulation of additional consumer industries. In addition, there is an increasing need to utilize examiners in the office to perform off-site examinations and conduct post-exam work which ultimately reduces the number of examiners available in the field to perform the required examination duties.

Program 7: Mortgage - Examination

3375 Bank Examiner II (2 position - 100%)

**NARRATIVE
2013 BUDGET REQUEST**

Department of Banking and Consumer Finance

Name of Agency

A total of two (2) new positions are requested for the Mortgage Division. Due to recent Regulations issued by the U.S. Department of Housing and Urban Development (HUD), DBCF is charged with licensing additional entities engaged in mortgage lending. Additional staff will also be required as the mortgage examiners will begin conducting safety and soundness examinations which are more complex and will require more examination time. In addition, there is an increasing need to utilize examiners in the office to perform off-site examinations and conduct post-exam work which ultimately reduces the number of examiners available in the field to perform the required examination duties.

Reallocations:

Total Dollar amount requested: \$157,363

Reallocation authority is requested for multiple pins whose duties and responsibilities of the positions have grown significantly and these reallocations would more accurately classify the positions.

Reclassifications:

Total Dollar amount requested: \$64,005

Reclassification authority is granted annually by the State Personnel Board for the agency-specific "Examiner Series". Seventeen (17) examiners will be eligible for reclassification promotions in FY13 based on years of experience and educational certifications and includes those who became eligible during the 'salary freeze' in Fy09, FY10, and FY11. The Legislative Realignment effective FY07 (July and January) was substantial for this Series and brought salary ranges closer in line with the Department's Federal counterparts. The FY07 realignment in addition to the Examiner Series' realignments of 2003 and 2005 will continue to help reduce the turnover rate of young examiners as they progress in this career path Series as salary inequities and employment benefits between regulatory agencies are now minimal.

Educational Benchmarks:

Total Dollar amount requested: \$201,855

Funding for educational benchmarks is requested for employees who will have completed coursework in program areas currently authorized for educational benchmarks by the SPB Professional Development Review Committee. These benchmarks include agency-specific certifications from the Conference of State Bank Supervisors (CSBS), LSU Graduate School of Banking, and the American Bankers Association Graduate Trust School as well as benchmarks for programs offered through the SPB Office of Training including the Basic Supervisory Course, Certified Public Manager Program, and Administrative Services Certification Program.

TRAVEL:

Additional Dollar amount requested: \$162,000

An FY13 increase in funding for Travel cost is requested to fund the required travel of the additional nine (9) Examiner Pins which are requested in this budget.

In-depth compliance examinations continue to increase. Out-of-state travel also continues to increase as more licensee offices are located outside Mississippi, however, statutes provide that all out-of-state travel relating to Consumer/Mortgage examinations be 100% reimbursed by the licensee. As such, the agency spending authority must reflect additional expenditures associated with agency reimbursed out-of-state travel.

70% of total agency employees are Field Staff traveling year-long and agency travel costs are expected to continue to increase due to the following anticipated factors---

---Additional in-depth examinations are being required due to problem institutions and joint examinations with Federal counterparts and other states.

---Fluctuation in general travel costs including both mileage reimbursements as mandated by the Federal Register as well as continued increases in hotel costs.

---Agency examiner staffing - FY 11 travel reflected reduced costs due to four vacancies during the year, but is expected to return to over 100% once these vacancies and the additional nine (9) requested Examiner Pins are filled.

NARRATIVE
2013 BUDGET REQUEST

Department of Banking and Consumer Finance _____

Name of Agency

CONTRACTUAL:

Additional Dollar amount requested: \$31,500

An FY13 increase in funding for Contractual cost is requested to fund the required training of the additional nine (9) Examiner Pins which are requested in this budget.

COMMODITIES:

The FY13 Commodities request remains level with the FY12 Commodities Appropriation.

EQUIPMENT:

Additional Dollar amount requested: \$27,000

An FY13 increase in funding for Equipment cost is requested to fund the purchase of the required laptops and equipment of the additional nine (9) Examiner Pins which are requested in this budget.

**OUT-OF-STATE TRAVEL
FISCAL YEAR 2011**

Department of Banking and Consumer Finance

Agency Name

Note: All expenditures recorded on this form must be totaled and said total must agree with the out-of-state travel amount indicated for FY 2011 on Form Mbr-1, line I.A.2.b.

Employee's Name	Destination	Purpose	Travel Cost	Funding Source
ALLISON JOHN S	ST. LOUIS, MO	AARMR ANNUAL CONFERENCE	1,312	3512
	TAHOE, NV	MTRA ANNUAL CONFERENCE	1,222	3512
	HIGHLAND, NC	MS BANKERS CEO CONFERENCE	1,702	3511
	WASHINGTON, DC	MS BANKERS	2,018	3511
	OKOBOJI, IA	CSBS AND SRR BOARD MEETING	1,864	3511
	ST. LOUIS, MO	FINANCIAL SERVICE CENTERS OF AMERICAN	1,590	3511
	NEW ORLEANS, LA	CONSUMER FINANCE LEGAL CONFERENCE	271	3512
	WASHINGTON, D. C.	CSBS SUPERVISOR SYMPOSIUM AND SSR MEET	1,589	3511
	NASHVILLE, TN	FDIC MEETING	1,071	3511
	SEATTLE, WA	CSBS ANNUAL CONFERENCE	1,454	3511
BAXTER III JIMMY R.	DESTIN, FL	MS BANKERS CONFERENCE	1,216	3511
	SAN JOSE, CA	PAYPAL, INC. EXAMINATION	145	3512
BLAIR BRANDON RAY	TAMPA, FL	LIGHTHOUSE AND NAT'L FOUNDATION	1,075	3512
	SAN JOSE, CA	PAYPAL, INC. EXAMINATION	485	3512
	WASHINGTON, D. C.	GLOBAL EXPRESS EXAM	1,864	3512
BOOKER KRISTOPHER L.	TAMPA, FL	LIGHTHOUSE AND NAT'L FOUNDATION	1,326	3512
	SAN DIEGO, CA	BSA SCHOOL	1,760	3512
	DESTIN, FL	MCFA CONVENTION	318	3512
	CONTIGUOUS STATES	BOOKER TO MTG EXAMS	1,601	3512
	PARSPANY, NJ	AMERICAN FINANCIAL RESOURCES, INC.	1,608	3512
	ATLANTA, GA	AMERISAVE MORTGAGE CORPORATION	1,513	3512
BRADY THERESA L	HOUSTON, TX	NETWORK FUNDING EXAMINATION	1,188	3512
	HOUSTON, TX	NETWORK FUNDING EXAMINATION	998	3512
	DETROIT, MI	AARMA ADVANCE EXAMINER TRAINING SCHOOL	1,565	3512
	WASHINGTON, D. C.	CSBS/MTEB BOARD MEETING	597	3512
	ST. LOUIS, MO	AARMR ANNUAL REGULATORY CONFERENCE	625	3512
	INDIANAPOLIS, INC	NACCA REGULATOR TRAINING SYMPOSIUM	534	3512
	SACRAMENTO, CA	CSBS LEGAL SEMINAR/MTRA ANNUAL MEETING	890	3512
	OLYMPIC, CA	MTRA ANNUAL MEETING	602	3512
	NASHVILLE, TN	FDIC COMMISSIONERS CONFERENCE	1,047	3512
	ATLANTA, GA	CSBS DISTRICT MEETING	1,008	3512
BUCHANAN CHARLOTTE	DESTIN, FL	MBA CONVENTION	830	3512
	DENVER, CO	NACCA ANNUAL MEETING	1,283	3512
	WASHINGTON, D C	CSBS SUPERVISOR'S SYMPOSIUM	231	3511
	WASHINGTON, D. C.	FFIEC AND INTERAGENCY SPC MEETING	331	3511
	SAN ANTONIO, TX	NASCUS MEETING	759	3511
	SACRAMENTO, CA	CSBS DEPUTY SEMINAR	956	3511
	WASHINGTON, DC	CSBS SPC/FFIEC MEETING	849	3511
	LAKE VISTA, FL	EFSBS STRATEGIC PLANNING MEETING	294	3511

**OUT-OF-STATE TRAVEL
FISCAL YEAR 2011**

Department of Banking and Consumer Finance

Agency Name

Note: All expenditures recorded on this form must be totaled and said total must agree with the out-of-state travel amount indicated for FY 2011 on Form Mbr-1, line I.A.2.b.

Employee's Name	Destination	Purpose	Travel Cost	Funding Source
	NASHVILLE, TN	FDIC COMMISSIONER'S CONFERENCE	1,214	3511
	WASHINGTON, D. C.	CSBS/SPC MEETING	474	3511
	CLEVELAND, OH	INTERAGENCY COLLABORATION MEETING	299	3511
BURKS RALAND JUSTIN	WASHINGTON, D. C.	SPB AND FFIEC MEETING	485	3511
	MEMPHIS, TN	FDIC OFFICE	744	3511
	ATLANTA, GA	GRADUATE TRUST SCHOOL	1,926	3511
	DESTIN, FL	MBA CONVENTION	1,085	3511
BURRELL BENJAMIN ALLEN	CONTIGUOUS STATES	MTG EXAMS	2,854	3512
	PARSPANY, NJ	AMERICAN FINANCIAL RESOURCES, INC.	1,608	3512
	KANSAS CITY, MO	MULTI STATE MORTGAGE EXAM	1,660	3512
	HOUSTON, TX	NETWORK FUNDING EXAMINATION	1,227	3512
	DALLAS, TX	SAXON MORTGAGE EXAMINATION	1,696	3512
	DALLAS, TX	SAXON MORTGAGE EXAMINATION	1,607	3512
CARTER LARRY RANDALL	CONTIGUOUS STATES	MTG EXAMS	2,826	3512
	PARSPANY, NJ	AMERICAN FINANCIAL RESOURCES, INC.	1,595	3512
	KANSAS CITY, MO	MULTI STATE MORTGAGE EXAM	1,477	3512
	HOUSTON, TX	CORNERSTONE MTG CO. EXAMINATION	1,153	3512
	DETROIT, MI	AARMA ADVANCE EXAMINER TRAINING SCHOOL	1,366	3512
CAYSON BENJAMIN FRANCIS	DESTIN, FL	MS YOUNG BANKERS CONFERENCE	1,448	3511
GENTRY RANDALL R	TAMPA, FL	TO LIGHTHOUSE AND NAT'L FOUNDATION	997	3512
GRIFFIN JUSTIN L	TAMPA, FL	LIGHTHOUSE AND NAT'L FOUNDATION	1,274	3512
HALL BRADLEY BROOKS	CONTIGUOUS STATES	MTG EXAMS	4,431	3512
	PARSPANY, NJ	AMERICAN FINANCIAL RESOURCES, INC.	1,535	3512
	HOUSTON, TX	CORNERSTONE MTG CO. EXAMINATION	1,210	3512
	HOUSTON, TX	NETWORK FUNDING EXAMINATION	1,238	3512
	HOUSTON, TX	NETWORK FUNDING EXAMINATION	1,181	3512
	DETROIT, MI	AARMA ADVANCE EXAMINER TRAINING SCHOOL	1,622	3512
HANSFORD J. NEIL	ATLANTA, GA	GRADUATE TRUST SCHOOL	1,891	3511
HARGETT ADAM C.	DESTIN, FL	MS YOUNG BANKERS CONFERENCE	1,283	3511
HARTEL BAILEY H.	WASHINGTON, DC	FDIC FINANCIAL INSTITUTION ANALYSIS	1,221	3511
	DESTIN, FL	MS YOUNG BANKERS CONFERENCE	1,161	3511
HAYWARD PERRY ANNE	CHICAGO, IL	CSBS TECHNOLOGY CONFERENCE	1,401	3511
	DESTIN, FL	MBA CONVENTION	1,256	3511
	WASHINGTON, D. C.	SAGE STAKEHOLDER'S MEETING	1,702	3511
HERRING ANN ELIZABETH	SAN DIEGO, CA	COE SCHOOL	1,849	3511
	DESTIN, FL	MS YOUNG BANKERS CONFERENCE	1,419	3511
HUBBARD JAMES SAMUEL	AUSTIN, TX	EXAMINER FORUM	349	3511
	DESTIN, FL	MBA CONVENTION	1,280	3511
HUDSON MARK D.	ARLINGTON, VA	CASH FLOW CONSTRUCTION & ANALYSIS	1,022	3511
	WASHINGTON, DC	CSBS INTERMEDIATE BSA TRAINING	1,574	3511
	DESTIN, FL	MS YOUNG BANKERS CONFERENCE	1,335	3511

**OUT-OF-STATE TRAVEL
FISCAL YEAR 2011**

Department of Banking and Consumer Finance

Agency Name

Note: All expenditures recorded on this form must be totaled and said total must agree with the out-of-state travel amount indicated for FY 2011 on Form Mbr-1, line I.A.2.b.

Employee's Name	Destination	Purpose	Travel Cost	Funding Source
JACKSON R. WESLEY	MEMPHIS, TN	FDIC OFFICE	609	3511
	MEMPHIS, TN	FDIC OFFICE	718	3511
	BATON ROUGE, LA	LSU SCHOOL OF BANKING	370	3511
	DALLAS FORT WORTH, TX	FDIC IT MEETING	655	3511
	WASHINGTON, DC	EIC SCHOOL	1,947	3511
	CHICAGO, IL	CSBS TECHNOLOGY SEMINAR	1,280	3511
JONES ROBERT REED	BATON ROUGE, LA	LSU SCHOOL OF BANKING	256	3511
	DESTIN, FL	MS YOUNG BANKERS CONFERENCE	1,334	3511
KELLY RHOSHUNDA G	WASHINGTON, D. C.	ADVANCE CASH FLOW ANALYSIS SCHOOL	1,979	3511
KNIGHTON TRICIA ANITA	ORLANDO, FL	NMLS USER CONFERENCE	1,324	3512
KUKLINSKI RYAN	SULPHUR SPRINGS, TX	MONEY TRANSMITTER EXAMINATION	1,050	3512
	SAN DIEGO, CA	BSA SCHOOL	1,510	3511
	DESTIN, FL	MS YOUNG BANKERS CONFERENCE	1,335	3511
	MIAMI, FL	INTERMEX EXAM MTRA	1,478	3511
LION PAUL TIMOTHY	BATON ROUGE, LA	LSU GRADUATE SCHOOL OF BANKING	430	3511
	KANSAS, MO	CSBS EXAMINER'S FORUM	145	3511
	DESTIN, FL	MBA CONVENTION	1,106	3511
LUKE ZACH S.	WASHINGTON, D.C.	CASH FLOW CONSTRUCTION & ANALYSIS SCHOOL	956	3511
	SAN DIEGO, CA	BSA SCHOOL	1,555	3511
	WASHINGTON, D. C.	AUDITING THE WINDOW SERVER SCHOOL	1,228	3511
MCCAIN TRACI T	ST. LOUIS, MO	AARMR ANNUAL CONFERENCE	1,308	3512
MCCALL MORRIS ALLEN	ORLANDO, FL	NMLS USER CONFERENCE	1,419	3512
	CONTIGUOUS STATES	MTG EXAMS	4,490	3512
	PARSPANY, NJ	AMERICAN FINANCIAL RESOURCES, INC.	1,337	3512
	ATLANTA, GA	AMERISAVE MORTGAGE CORPORATION	1,484	3512
	HOUSTON, TX	CORNERSTONE MTG CO. EXAMINATION	1,134	3512
	DETROIT, MI	AARMA ADVANCE EXAMINER TRAINING SCHOOL	1,523	3512
MILLER JOHN J	SAN ANTONIO, TX	NASCUS ANNUAL MEETING	840	3511
	ORLANDO, FL	CSBS EXAMINER EDUCATION CONFERENCE	1,284	3511
	MIAMI, FL	ABA WEALTH MANAGEMENT & TRUST CONFERENCE	1,259	3511
MITCHELL MATT PROPST	DESTIN, FL	MS BANKERS CONFERENCE	1,256	3511
	DESTIN, FL	MBA CONVENTION	1,245	3511
	CONTIGUOUS STATES	MTG EXAMS	160	3512
	DETROIT, MI	AARMA ADVANCE EXAMINER TRAINING SCHOOL	542	3512
NAYLOR THEO T.	LAQUINTA, CA	COE SCHOOL	1,803	3511
	DESTIN, FL	MS YOUNG BANKERS CONFERENCE	1,295	3511
	WASHINGTON, D. C.	LOAN ANALYSIS SCHOOL	1,525	3511
PARRISH PAUL N	CHICAGO, IL	CSBS TECHNOLOGY CONFERENCE	1,401	3511
PETTIT SVEN	DESTIN, FL	MBA CONVENTION	149	3511

**OUT-OF-STATE TRAVEL
FISCAL YEAR 2011**

Department of Banking and Consumer Finance

Agency Name

Note: All expenditures recorded on this form must be totaled and said total must agree with the out-of-state travel amount indicated for FY 2011 on Form Mbr-1, line I.A.2.b.

Employee's Name	Destination	Purpose	Travel Cost	Funding Source
POKREFKE CARRIE LYNN	SAN JOSE, CA	PAYPAL, INC. EXAMINATION	133	3512
READ ASHLEY R.	ATLANTA, GA	ABA GRADUATE TRUST SCHOOL	1,470	3511
	WASHINGTON, D C	ASSET/LIABILITY MANAGEMENT SCHOOL	953	3511
SHELTON STEPHEN N	DESTIN, FL	MS YOUNG BANKERS CONFERENCE	1,231	3511
	KANSAS, MO	CSBS EXAMINER'S FORUM	103	3511
SINCLAIR ASHLEY HILL	DESTIN, FL	MBA CONVENTION	1,405	3511
	DESTIN, FL	MBA CONVENTION	1,233	3511
SINCLAIR ROGER L	WASHINGTON, D.C.	ADVANCE COMMERCIAL CREDIT	1,654	3511
	WASHINGTO, D. C.	FFIEC ASSET MANAGMENT FORUM	977	3511
SMITH C. ERIK	KANSAS, MO	CSBS EXAMINER'S FORUM	102	3511
	DESTIN, FL	MBA CONVENTION	1,249	3511
WEBB HOWARD TAFT III	AUSTIN, TX	EXAMINER FORUM	1,228	3511
	SAN JOSE, CA	PAYPAL, INC. EXAMINATION	348	3512
	WASHINGTON, D. C.	GLOBAL EXPRESS EXAM	1,999	3512
	SAN DIEGO, CA	BSA SCHOOL	1,609	3511
WHITE KENDALL D.	DESTIN, FL	MS YOUNG BANKERS CONFERENCE	1,284	3511
	MIAMI, FL	INTERMEX EXAM MTRA	1,668	3511
	BATON ROUGE, LA	LSU SCHOOL OF BANKING	422	3511
WHITE KENDALL D.	SAN DESTIN, FL	CONSUMER FINANCE ASSOCIATION CONVENTION	1,378	3512
	WASHINGTON, D. C.	AUDITING THE WINDOW SERVER SCHOOL	870	3511
	DESTIN, FL	MS YOUNG BANKERS CONFERENCE	1,336	3511
Total Out of State Travel Cost			\$169,937	

FEES, PROFESSIONAL AND OTHER SERVICES
(EXPENDITURE CODES 61600-61699)

Department of Banking and Consumer Finance

Name of Agency

TYPE OF FEE AND NAME OF VENDOR	Retired w/ PERS	(1) Actual Expenses FY Ending June 30, 2011	(2) Estimated Expenses FY Ending June 30, 2012	(3) Requested for FY Ending June 30, 2013	Fund Num.
61615 SAAS Fees - DFA					
SAAS Fees - DFA - Fund 3130 / Statewide Accounting System		1,271	2,000	2,000	3511
<i>Comp. Rate: Various</i>					
SAAS Fees - DFA - Fund 3130 / Statewide Accounting System		2,199	3,000	3,000	3512
<i>Comp. Rate: Various</i>					
TOTAL 61615 SAAS Fees - DFA		3,470	5,000	5,000	
61616 MMRS Fees					
MMRS Revolving Repayment - Fund 3125 / Statewide Accounting System		4,279	8,000	8,000	3511
<i>Comp. Rate: Various</i>					
MMRS Revolving Repayment - Fund 3125 / Statewide Accounting System		3,310	6,000	6,000	3512
<i>Comp. Rate: Various</i>					
TOTAL 61616 MMRS Fees		7,589	14,000	14,000	
61620 Department of Audit					
Dept of Audit - Fund 3155 / Annual Audits		90	2,000	2,000	3511
<i>Comp. Rate: Various</i>					
Dept of Audit - Fund 3155 / Annual Audits			1,500	1,500	3512
<i>Comp. Rate: Various</i>					
TOTAL 61620 Department of Audit		90	3,500	3,500	
6163X Legal (61630-61636) (61631-AG's Office)					
61631 Attorney General's Office - Fund 3071 / Legal Counsel		3,338	4,200	4,200	3511
<i>Comp. Rate: \$65.00 per hour</i>					
61631 Attorney General's Office - Fund 3071 / Legal Counsel		2,720	4,000	4,000	3512
<i>Comp. Rate: \$65.00 per hour</i>					
TOTAL 6163X Legal (61630-61636) (61631-AG's Office)		6,058	8,200	8,200	
61650 State Personnel Board					
State Personnel Board Fees - Fund 3614 / Personnel Board fees		4,191	5,000	5,000	3511
<i>Comp. Rate: Various per PIN</i>					
State Personnel Board Fees - Fund 3614 / Personnel Board fees		3,302	3,900	3,900	3512
<i>Comp. Rate: Various per PIN</i>					
TOTAL 61650 State Personnel Board		7,493	8,900	8,900	
61651 State Personnel Board Personnel Service Contracts					
Personnel Service Contracts / Consulting		12,000			3511
<i>Comp. Rate: Various per Emp.</i>					
Personnel Service Contracts / Consulting		8,000			3512
<i>Comp. Rate: Various per Emp.</i>					
TOTAL 61651 State Personnel Board Personnel Service Contracts		20,000			
61658 State Personnel Board Personnel Contracts Other Fees					
61658-Personnel Contracts-Other Fees / Contract Employee		1,428			3511
<i>Comp. Rate: 35.00/hr</i>					
61658-Personnel Contracts-Other Fees / Contract Employee		952			3512
<i>Comp. Rate: 35.00/hr</i>					
TOTAL 61658 State Personnel Board Personnel Contracts Other Fees		2,380			

FEES, PROFESSIONAL AND OTHER SERVICES

Department of Banking and Consumer Finance

Name of Agency

TYPE OF FEE AND NAME OF VENDOR	Retired w/ PERS	(1) Actual Expenses FY Ending June 30, 2011	(2) Estimated Expenses FY Ending June 30, 2012	(3) Requested for FY Ending June 30, 2013	Fund Num.
61660 Court Costs & Court Reporters					
Court Reporter Fees / Transcript of Hearings		97	1,300	1,300	3511
<i>Comp. Rate: Various</i>					
Court Reporter Fees / Transcript of Hearings			1,300	1,300	3512
<i>Comp. Rate: Various</i>					
TOTAL 61660 Court Costs & Court Reporters		97	2,600	2,600	
61661 Recording and Notary Fees					
Recording and Notary Costs / Notary			100	100	3511
<i>Comp. Rate: Various</i>					
Recording and Notary Costs / Notary					3512
<i>Comp. Rate: Various</i>					
TOTAL 61661 Recording and Notary Fees			100	100	
61667 Temporary Employment - SPAHRS					
61667 - Temporary Employment-SPAHRS / Staffers INC.		10,080			3511
<i>Comp. Rate: 15.00</i>					
61667 - Temporary Employment-SPAHRS / Staffers INC.		23,722			3512
<i>Comp. Rate: 15.00</i>					
TOTAL 61667 Temporary Employment - SPAHRS		33,802			
61670 Laboratory & Testing Fees					
61670 - Lab Fee - Fingerprints / Fingerprint processing		128			3511
<i>Comp. Rate: \$34.00 per scan</i>					
61670 - Lab Fee - Fingerprints / Fingerprint processing		98,080	158,450	158,450	3512
<i>Comp. Rate: \$34.00 per scan</i>					
TOTAL 61670 Laboratory & Testing Fees		98,208	158,450	158,450	
61680 Temporary Employment Fees					
61680 - Kelly Temp Services / Temporary Worker					3511
<i>Comp. Rate: \$15.00 / hour</i>					
61680 - Kelly Temp Services / Temporary Worker					3512
<i>Comp. Rate: \$15.00 / hour</i>					
TOTAL 61680 Temporary Employment Fees					
61683 Contract Worker SPAHRS Matching					
61683 Contract Worker SPAHRS MATCHING / Contract Employee		109			3511
<i>Comp. Rate: 35/hr</i>					
61683 Contract Worker SPAHRS MATCHING / Contract Employee		73			3512
<i>Comp. Rate: 35/hr</i>					
TOTAL 61683 Contract Worker SPAHRS Matching		182			
61690 Other Fees & Services					
Interstate Bk Fee - AL Banking Dept / Fee Sharing Agreement		27,060	23,100	23,100	3511
<i>Comp. Rate: Various/Asset Based</i>					
Interstate Bk Fee - AK Banking Dept / Fee Sharing Agreement		27,476	28,000	28,000	3511
<i>Comp. Rate: Various/Asset Based</i>					
Interstate BK Fee - LA Office of Financial / Fee Sharing Agreement		23,105	19,000	19,000	3511
<i>Comp. Rate: Various/Asset Based</i>					
Interstate Bk Fee - TN Financial Institution / Fee Sharing Agreement		24,233	28,800	28,800	3511
<i>Comp. Rate: Various/Asset Based</i>					

FEES, PROFESSIONAL AND OTHER SERVICES

Department of Banking and Consumer Finance

Name of Agency

TYPE OF FEE AND NAME OF VENDOR	Retired w/ PERS	(1) Actual Expenses FY Ending June 30, 2011	(2) Estimated Expenses FY Ending June 30, 2012	(3) Requested for FY Ending June 30, 2013	Fund Num.
Interstate Bk Fee - TX Banking Dept / Fee Sharing Agreement <i>Comp. Rate: Various/Asset Based</i>		13,520	12,000	12,000	3511
Interstate Bk Fee - FL Dept of Financial Svcs / Fee Sharing Agreement <i>Comp. Rate: Various/Asset Based</i>		19,875	6,000	6,000	3511
Interstate Bk Fee - MO Division of Finance / Fee Sharing Agreement <i>Comp. Rate: Various/Asset Based</i>		4,302	6,000	6,000	3512
Interstate Examination Cost - Alabama / Shared Examinations <i>Comp. Rate: Actual Expenses</i>			1,800	1,800	3511
Interstate Examination Cost - Arkansas / Shared Examinations <i>Comp. Rate: Actual Expenses</i>			3,200	3,200	3511
Interstate Examination Cost - Texas / Shared Examinations <i>Comp. Rate: Actual Expenses</i>			5,200	5,200	3511
Interstate Examination Cost - Louisiana / Shared Examinations <i>Comp. Rate: Actual Expenses</i>			4,900	4,900	3511
P & D Maczka Inc. / Move Cubicle and File Cabinets <i>Comp. Rate: Quoted Rate</i>		225	100	100	3512
P & D Maczka Inc. / Move Cubicle and File Cabinets <i>Comp. Rate: Quoted Rate</i>			100	100	3511
Mac Papers, Inc. / Cutting Charges <i>Comp. Rate: Actual Expense</i>		43	50	50	3512
RecordMax Storage / Retrieval / Delivery Charges <i>Comp. Rate: Varies Per Delivery Type</i>		591	1,000	1,000	3511
RecordMax Storage / Retrieval / Delivery Charges <i>Comp. Rate: Varies Per Delivery Type</i>		441	500	500	3512
Myron Corp / Print Set-up Charge <i>Comp. Rate: Actual Expense</i>		32			3511
CSBS / EFSBS Special Usage Assessment <i>Comp. Rate: Fee</i>		120			3512
ID Group Inc. / Badge Customization <i>Comp. Rate: Actual Expense</i>		45			3511
State Regulatory Registry / NMLS Ad Hoc Reports <i>Comp. Rate: Actual Expense</i>		400			3512
TOTAL 61690 Other Fees & Services		<u>141,468</u>	<u>139,750</u>	<u>139,750</u>	
GRAND TOTAL (61600-61699)		320,837	340,500	340,500	

VEHICLE PURCHASE DETAILS

Department of Banking and Consumer Finance _____

Name of Agency

Year	Model	Person(s) Assigned To	Vehicle Purpose/Use	FY2013 Req. Cost
				0
				<hr/>
				0
			TOTAL VEHICLE REQUEST	0

**VEHICLE INVENTORY
AS OF JUNE 30, 2011**

Department of Banking and Consumer Finance _____
Name of Agency

Veh. Type	Vehicle Descript.	Model Year	Model	Person(s) Assigned To	Purpose/Use	Tag Number	Mileage On 6-30-11	Average Miles per Year	Replacement Proposed	
									FY 2012	FY 2013

Vehicle Type = Passenger/Work

**PRIORITY OF DECISION UNITS
FISCAL YEAR 2013**

Department of Banking and Consumer Finance
Agency Name

Program	Decision Unit	Object	Amount
Priority # 1			
Program # 1 : BANK - ADMINISTRATION	Reallocation and Benchmarks		
		Salaries	9,305
		Total	9,305
		Other Special Funds	9,305
Program # 2 : BANK - EXAMINATION	Reallocation and Benchmarks		
		Salaries	242,326
		Total	242,326
		Other Special Funds	242,326
Program # 4 : CONSUMER FIN - ADMINISTRATION	Reallocation and Benchmarks		
		Salaries	1,388
		Total	1,388
		Other Special Funds	1,388
Program # 5 : CONSUMER FIN - EXAMINATION	Reallocation and Benchmarks		
		Salaries	35,074
		Total	35,074
		Other Special Funds	35,074
Program # 6 : MORTGAGE - ADMINISTRATION	Reallocation and Benchmarks		
		Salaries	7,799
		Total	7,799
		Other Special Funds	7,799
Program # 7 : MORTGAGE - EXAMINATION	Reallocation and Benchmarks		
		Salaries	63,326
		Total	63,326
		Other Special Funds	63,326
Priority # 2			
Program # 2 : BANK - EXAMINATION	Reinstatement of Abolished Pin		
		Salaries	61,297
		Travel	18,000
		Contractual	3,500
		Equipment	3,000
		Total	85,797
		Other Special Funds	85,797

**PRIORITY OF DECISION UNITS
FISCAL YEAR 2013**

Department of Banking and Consumer Finance
Agency Name

Program	Decision Unit	Object	Amount
Priority # 2			
Program # 2 : BANK - EXAMINATION	Salaries, Wages, Fringe		
		Salaries	304,176
		Travel	90,000
		Contractual	17,500
		Equipment	15,000
		Total	426,676
		Other Special Funds	426,676
Program # 5 : CONSUMER FIN - EXAMINATION	Salaries, Wages, Fringe		
		Salaries	61,298
		Travel	18,000
		Contractual	3,500
		Equipment	3,000
		Total	85,798
		Other Special Funds	85,798
Program # 7 : MORTGAGE - EXAMINATION	Reinstatement of Abolished Pin		
		Salaries	61,297
		Travel	18,000
		Contractual	3,500
		Equipment	3,000
		Total	85,797
		Other Special Funds	85,797
Program # 7 : MORTGAGE - EXAMINATION	Salaries, Wages, Fringe		
		Salaries	61,298
		Travel	18,000
		Contractual	3,500
		Equipment	3,000
		Total	85,798
		Other Special Funds	85,798

CAPITAL LEASES

Department of Banking and Consumer Finance

Name of Agency

Vendor/ Item Leased	Original Date of Lease	Original Number of Months of Lease	Number of Months Remaining on 6-30-11	Last Payment Date	Interest Rate	Amount of Each Monthly/Yearly Payment			Total of Payments to be Made							
									Principal	Interest	Total	Actual FY 2011	Estimated FY 2012			Requested FY 2013
						Principal	Interest	Total					Principal	Interest	Total	
/	/ /	0	0	/ /	.000											

Summary of 3% General Fund Program Reduction to FY2012 Appropriated Funding by Major Object

Department of Banking and Consumer Finance _____

Major Object	FY2012 GENERAL FUND REDUCTION	AFFECT ON FY2012 STATE SUPPORT SPECIAL FUNDS	AFFECT ON FY2012 FEDERAL FUNDS	AFFECT ON FY2012 OTHER SPECIAL FUNDS	TOTAL 3% REDUCTIONS
PERSONAL SERVICES					
TRAVEL					
CONTRACTUAL SERVICES					
COMMODITIES					
OTHER THAN EQUIPMENT					
EQUIPMENT					
VEHICLES					
WIRELESS COMM. DEVICES					
SUBSIDIES, LOANS, ETC					
TOTALS					